REFERENCE.

This document provides you with a history of critical illness conditions and how they've changed over time. So you have all the information you need to hand.



This is an Adviser facing document only.

WELCOME.

To navigate through the history use the summary tables. Click on a tick to go directly to the full list of conditions changed/covered in that particular month/year.

Changes to the conditions covered have been grouped by the date changes were made. Where definition names have changed, the most recent definition name appears in brackets below it.

CRITICAL ILLNESS COVER KEY:

| Definition available 🗸 | Definit | ion cha | nge | Image: A second s | Not ava | ailable | | Defi | nition r | moved | ✓ | Defi | nition n | nerged | 11 | Defi | Definition moved and merged | | | rged | 11 |
|--|---------|---------|--|--|---------|--------------|-------|--|----------|-------|-------|--|----------|--|--|-------|--|-------|--|--------------|----------------|
| Illness | 02/96 | 06/96 | 07/97 | 06/99 | 10/02 | 01/04 | 07/04 | 03/07 | 05/10 | 01/11 | 11/11 | 08/12 | 04/13 | 09/14 | 12/15 | 03/16 | 04/18 | 11/18 | 07/19 | 03/23 | 04/24 |
| Alzheimer's Disease | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | ✓ | 11 | 11 | 11 | 11 | 11 |
| Angioplasty | 1 | 1 | 1 | 1 | 1 | | | | | | | | | | | | | | | | |
| Aorta Graft Surgery | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Aplastic Anaemia | | | | | | 1 | 1 | √ | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | _ | 1 | 1 | 1 | 1 |
| Bacterial Meningitis | | | | | | 1 | 1 | \checkmark | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | _ | 1 | 1 |
| Benign Brain Tumour | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | \checkmark | 1 | 1 | 1 | ✓ | 1 | 1 | Image: A second s | ✓ | Image: A second s | 1 | 1 | 1 | 1 |
| Blindness | 1 | 1 | 1 | \checkmark | 1 | 1 | 1 | \checkmark | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 | v | 1 | 1 | 1 | 1 |
| Brain injury due to trauma, anoxia or hypoxia | | | | | | | | | | | | | | | | | | | 1 | 1 | 1 |
| Cancer | 1 | 1 | Image: A second s | \checkmark | 1 | 1 | 1 | \checkmark | 1 | 1 | 1 | \checkmark | 1 | Image: A second s | Image: A second s | ✓ | 1 | 1 | 1 | \checkmark | ✓ ¹ |
| Carcinoma in Situ of the breast | | | | | | | | | 1 | 1 | 1 | \checkmark | 1 | Image: A second s | 1 | ✓ | 1 | 1 | 1 | 1 | 1 |
| Cardiac arrest | | | | | | | | | | | | | 1 | 1 | 1 | ✓ | Image: A set of the set of the | 1 | Image: A second s | 1 | 1 |
| Cardiomyopathy | | | | | | 1 | 1 | 1 - A | 1 | 1 | 1 | 1 | 1 | 1 | 1 | ✓ | Image: A second s | 1 | 1 | 1 | 1 |
| Coma | 1 | 1 | 1 | 1 - S | 1 | 1 | 1 | 1 - A | 1 | 1 | - V | 1 | 1 | 1 | - V | ✓ | Image: A second s | 1 | Image: A second s | 1 | 1 |
| Coronary Artery Bypass Grafts | 1 | 1 | 1 | <u></u> | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | \$ | 11 | 11 |
| Creutzfeldt-Jakob Disease (CJD) | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 |
| Deafness | 1 | 1 | 1 | 1 | 1 | 1 | 1 | <u></u> | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Dementia including Alzheimer's disease | 1 | 1 | 1 | 1 | 1 | × | 1 | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | 1 | 1 | 1 |
| Encephalitis | | | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Heart Attack | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 |
| Heart Valve Replacement or Repair | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| HIV infection | 1 | 1 | 1 | 1 | 1 | 1 | 1 | _ | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | | |
| Kidney failure | 1 | 1 | 1 | 1 | 1 | \checkmark | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 |
| Kennedy's disease | | | | | | | | | | | | | | | | | 1 | 1 | 11 | 11 | 11 |
| Liver failure | | | | | | 1 | 1 | \checkmark | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | V | 1 | _ | 1 | 1 |
| Loss of use of hand or foot | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | \checkmark | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | <u></u> | 1 | 1 |
| Loss of speech | 1 | 1 | 1 | \checkmark | 1 | 1 | 1 | \checkmark | 1 | 1 | 1 | ✓ | 1 | 1 | Image: A second s | ✓ | 1 | 1 | 1 | 1 | 1 |
| Low grade Prostate Cancer | | | | | | | | | | | | 1 | 1 | 1 | 1 | ✓ | 1 | 1 | 1 | 1 | 1 |

CRITICAL ILLNESS COVER KEY:

| Definition available 🗸 | Definit | ion cha | nge | Image: A second s | Not ava | ailable | | Defi | nition r | noved | ✓ | Defi | nition n | nerged | 11 | Defi | nition r | noved a | and me | erged | 11 |
|-----------------------------------|---------|---------|--------------|--|---------|--|--------|--|----------|--|-------|--|--|--|--|----------------|--|---------|--|--------|----------|
| lliness | 02/96 | 06/96 | 07/97 | 06/99 | 10/02 | 01/04 | 07/04 | 03/07 | 05/10 | 01/11 | 11/11 | 08/12 | 04/13 | 09/14 | 12/15 | 03/16 | 04/18 | 11/18 | 07/19 | 03/23 | 04/24 |
| Major Organ Transplant | 1 | 1 | 1 | <i>√</i> | 1 | 1 | 1 | 1 | 1 | 1 | ✓ | 1 | Image: A second s | 1 | Image: A second s | 1 | 1 | ✓ | V | 1 | 1 |
| Motor Neurone Disease | 1 | 1 | 1 | Image: A second s | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | Image: A second s | 1 | 1 |
| Multiple Sclerosis | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Multiple System Atrophy | | | | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 11 | 11 | <i>JJ</i> | - 11 - | <i></i> |
| Open Heart Surgery | | | | | | | | | 1 | 1 | 1 | 1 | 1 | ✓ | 1 | ✓ | \checkmark | 1 | \ | ~/ | \ |
| Paralysis of limb | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | ✓ | 1 | 1 | 1 | 1 | 1 | 1 | 1 | \ | 11 | \ |
| Parkinson's Disease | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 | <i>√</i> | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | Image: A second s | 1 | 1 | 1 | 1 |
| Pulmonary hypertension | | | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 |
| Progressive Supranuclear Palsy | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 11 | 11 | <i></i> | 55 | 11 |
| Removal of an Eyeball | | | | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Respiratory failure | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Specified heart surgery | | | | | | | | | | | | | | | | | | | 1 | 1 | 1 |
| Spinal Stroke | | | | | | | | | | | | | | | Image: A second s | 1 | 1 | 1 | 1 | ✓ | 1 |
| Stroke | 1 | 1 | 1 | 1 | 1 | 1 | 1 | Image: A second s | 1 | 1 | 1 | Image: A second s | 1 | Image: A second s | \sim | 1 | 1 | 1 | 1 | 1 | 1 |
| Systemic Lupus Erythematosus | | | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Terminal Illness | | | | | | | | ✓ | 1 | 1 | 1 | ✓ ² | √ ² | ✓ ² | ✓ ² | √ ² | √ ² | 1 | 1 | 1 | 1 |
| Third Degree Burns | 1 | 1 | 1 | V | 1 | 1 | 1 | Image: A second s | v | Image: A second s | ✓ | 1 | 1 | 1 | 1 | 1 | 1 | ✓ | 1 | 1 | 1 |
| Total and Permanent Disability | | 1 | \checkmark | 1 | 1 | 1 | \sim | 1 | 1 | 1 | 1 | Image: A second s | Image: A second s | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Traumatic brain injury | | | | | | | | 1 | 1 | 1 | 1 | 1 | 1 | 1 | \checkmark | 1 | 1 | 1 | \ | 11 | \ |

¹ As of April 2024, CICX has a different cancer definition - see CICX history for details.

²Terminal Illness Cover is listed as a separate benefit and is no longer defined as a critical illness.

SURGICAL TREATMENT

We will make an advanced payment if the life insured is placed on an NHS waiting list for one of the following surgical treatments and meets the full definitions:

Aorta graft surgery – requiring surgical replacement

Heart valve replacement or repair - with surgery

Specified heart surgery

| 4 FEBRUARY 1996 | | | | | | | | |
|---|---|--|-----------------|--|--|--|--|--|
| Cummon , CIC introduced as a rid | ar available on Laval Term Accurance, Convertible Term Accurance and Decreasing Term | | JUN 1996 | | | | | |
| Assurance plans. | Summary – CIC introduced as a rider available on Level Term Assurance, Convertible Term Assurance and Decreasing Term Assurance plans. | | | | | | | |
| | | | | | | | | |
| ANGIOPLASTY | The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the Life Assured has limiting anginal symptoms. Any claim must be supported by: evidence | | OCT 2002 | | | | | |
| | of prior treatment (on appropriate medication) from an appropriate registered medical practitioner holding an appointment at a hospital in the UK or Republic of Ireland; and evidence of significant | | JAN 2004 | | | | | |
| | electrocardiogram changes; and evidence of angiography showing 70% obstruction of two or more | | JUL 2004 | | | | | |
| | coronary arteries. | | MAR 2007 | | | | | |
| AORTA SURGERY | The actual undergoing of surgery for a disease of the aorta needing excision and surgical replacement | | MAY 2010 | | | | | |
| (AORTA GRAFT SURGERY) | of aportion of the diseased aorta with a graft. For the purposes of this definition aorta shall mean the thoracic and abdominal aorta but not its branches. | | JAN 2011 | | | | | |
| | | | NOV 2011 | | | | | |
| BENIGN BRAIN TUMOUR | This means a non malignant tumour within the cranium, and does not include cysts, granulomas, malformations in, or of, the arteries or veins of the brain, haematomas or tumours in the pituitary gland | | AUG 2012 | | | | | |
| | or spine. | | APR 2013 | | | | | |
| | | | SEP 2014 | | | | | |
| BLINDNESS | Total and irreversible loss of sight in both eyes. Total is defined as a corrected visual acuity of 3/60 or less in each eye. | | DEC 2015 | | | | | |
| | | | MAR 2016 | | | | | |
| BURNS (THIRD DEGREE BURNS) | This means third degree burns covering at least 20% of the surface area of the body of the Life Assured, as certified by a specialist consultant. | | APR 2018 | | | | | |
| | | | NOV 2018 | | | | | |
| CANCER | A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the | | JUL 2019 | | | | | |
| | invasion of tissue. This includes leukaemia and Hodgkin's disease but excludes: 1. non-invasive cancer in situ, | | MAR 2023 | | | | | |
| | 2. tumours in the presence of HIV, | | APR 2024 | | | | | |
| | 3. any skin cancer other than invasive malignant melanoma. | | | | | | | |

| 4 FEBRUARY 1996 | | FEB 1996 | | | |
|---|---|----------|--|--|--|
| | This mappe upconciousness with no reaction to stimuli continuing for at least 00 hours. Life our part | JUN 1996 | | | |
| СОМА | This means unconsciousness, with no reaction to stimuli continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness. | JUL 1997 | | | |
| | | JUN 1999 | | | |
| CORONARY ARTERY DISEASE SURGERY (CORONARY ARTERY | The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty (except | | | | |
| BY-PASS GRAFTS) | as defined in Angioplasty) laser or any other procedures. | JAN 2004 | | | |
| | | JUL 2004 | | | |
| HEART ATTACK | The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiographic change and by the elevation of cardiac enzymes. | MAR 2007 | | | |
| | | MAY 2010 | | | |
| HEART VALVE SURGERY (HEART VALVE REPLACEMENT | The undergoing of open-heart surgery to correct valvular abnormalities. | JAN 2011 | | | |
| OR REPAIR) | | NOV 2011 | | | |
| | | AUG 2012 | | | |
| HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV | The Life Assured being infected by Human Immuno-deficiency Virus (HIV), or, suffering from Acquired Immune Deficiency Syndrome only if the Life Assured's occupation is in the list below and providing that | APR 2013 | | | |
| INFECTION) | all of the following are satisfied: (i) The infection arose in the course of the Life Assured's normal duties and has been acquired as a | SEP 2014 | | | |
| | result of contact with an HIV infected person involving passing of blood or body fluid from an HIV | DEC 2015 | | | |
| | infected person or with an HIV infected medical instrument. (ii) The incident that results in such contact must have occurred after the Policy Date and must have | MAR 2016 | | | |
| | been reported, investigated and documented in accordance with established procedures for such an accident. | APR 2018 | | | |
| | (iii) The Life Assured must have been tested within five days of the incident and shown not to have | NOV 2018 | | | |
| | antibodies of HIV. (iv) Within 10 days of the incident, the circumstances were reported in full to Legal & General Assurance | JUL 2019 | | | |
| | Society Ltd at its Principal Office and, it was reported that the Life Assured underwent the blood test, | MAR 2023 | | | |
| | referred to in (iii) above. (v) A further blood test within 12 months of the incident indicated the presence of HIV or antibodies to | APR 2024 | | | |
| | such a virus. | | | | |

| FEBRUARY 1996 | |
|--|---|
| | |
| HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION) Continued | The list of occupations referred to above comprises: – Hospital Doctors, Surgeons and Consultants |
| | – Hospital Doctors, Burgeons and Consultants |
| | – Hospital Porters |
| | – Hospital Caterers |
| | - Hospital Cleaners |
| | General Practitioners and nurses employed by them Dental Surgeons |
| | – Dental Nurses |
| | – District Nurses |
| | – Midwives |
| | – Paramedics – Ambulance Workers |
| | – Hospital Laundry Workers |
| | – Fire Brigade Fire-fighters |
| | – Policemen and Policewomen |
| | - Laboratory technicians in a medical facility |
| | – Prison Staff |
| | End store your failure presenting on shuppin inverserible failure of both kidness to function, on a yourk of |
| INEY FAILORE | End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is initiated. |
| | |
| SS OF HEARING (AFNESS) | Total and irreversible loss of hearing in both ears which must be established for a continuous period of 12 months, as confirmed by an appropriate consultant physician holding an appointment in a hospital in |
| | the UK or Republic of Ireland. |
| | |
| S OF SPEECH | Total and irreversible loss of the ability to speak because of physical injury or disease, which must be established for a continuous period of 12 months, as confirmed by an appropriate consultant physician |
| | holding an appointment in a hospital in the UK or Republic of Ireland. |

| 4 FEBRUARY 1996 | | FEB 1996 |
|---|--|-----------------|
| LOSS OF TWO OR | The total and irrecoverable loss of two or more limbs. A limb is defined as an arm above the wrist joint or | JUN 1996 |
| MORE LIMBS (LOSS OF HAND OR FOOT) | a leg above the ankle joint. | JUL 1997 |
| | | JUN 1999 |
| MAJOR ORGAN | The actual undergoing as a recipient of, or confirmation of acceptance on to the official | OCT 2002 |
| TRANSPLANT | United Kingdom programme waiting list for, a transplant of a heart, liver, lung, pancreas or bone marrow. | JAN 2004 |
| MOTOR NEURONE DISEASE | Motor neurone disease as diagnosed by a consultant neurologist holding an appointment in a hospital in | JUL 2004 |
| MOTOR NEORONE DISEASE | the UK or Republic of Ireland. | MAR 2007 |
| | | MAY 2010 |
| MULTIPLE SCLEROSIS | Confirmation by a consultant neurologist of definite diagnosis of multiple sclerosis producing at least moderate neurological abnormalities which have persisted for a continuous period of six months. | JAN 2011 |
| | | NOV 2011 |
| PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB) | The total and irrecoverable loss of the use of two or more limbs. | AUG 2012 |
| | | APR 2013 |
| PARKINSON'S DISEASE | An unequivocal diagnosis of Parkinson's disease made by a consultant neurologist holding an | SEP 2014 |
| | appointment in a hospital in the UK or Republic of Ireland. Only idiopathic Parkinson's disease is covered. All other forms of Parkinsonism are excluded. | DEC 2015 |
| | | MAR 2016 |
| PRE SENILE DEMENTIA BEFORE AGE 65 (DEMENTIA) | A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist holding an appointment in a hospital in the UK or Republic of Ireland of pre senile dementia such as that caused by | APR 2018 |
| | Alzheimer's disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect | NOV 2018 |
| | to ideas. | JUL 2019 |
| | | MAR 2023 |
| STROKE | A cerebrovascular incident resulting in permanent neurological damage. Transient ischaemic attacks are specifically excluded. | APR 2024 |
| | | |

| 3 JUNE 1996 | | FEB 1 |
|--|--|----------------|
| Summary – CIC introduced as a stand | dalone product and Permanent and Total Disability added. | JUN 1 |
| | No chemin | JUL 1 |
| ANGIOPLASTY | No change | JUN 1 |
| AORTA SURGERY | No change | OCT 2 JAN 2 |
| BENIGN BRAIN TUMOUR | No change | JUL 2 |
| | | MAR 2 |
| BLINDNESS | No change | MAY 2 |
| BURNS | No change | JAN 2 |
| (THIRD DEGREE BURNS) | | NOV 2 |
| CANCER | No change | AUG 2 |
| | | APR 2 |
| СОМА | No change | SEP 2 |
| CORONARY ARTERY DISEASE | No change | DEC 2 |
| SURGERY (CORONARY ARTERY BY-PASS GRAFTS) | | MAR 2 |
| | | APR 2 |
| HEART ATTACK | No change | NOV 2 |
| | | JUL 2 |
| HEART VALVE SURGERY (HEART VALVE REPLACEMENT OR | No change | MAR 2 |
| REPAIR) | | APR 2 |
| HIV/AIDS COVER FOR MEDICAL STAFF | No change | |
| AND OTHER SPECIFIED GROUPS (HIV INFECTION) | | |
| | | |

| 3 JUNE 1996 | | FEB 1996 |
|---|-----------|----------|
| | | JUN 1996 |
| KIDNEY FAILURE | No change | JUL 1997 |
| | Na shanna | JUN 1999 |
| LOSS OF HEARING (DEAFNESS) | No change | OCT 2002 |
| LOSS OF TWO OR MORE LIMBS | No change | JAN 2004 |
| (LOSS OF HAND OR FOOT) | | JUL 2004 |
| | | MAR 2007 |
| LOSS OF SPEECH | No change | MAY 2010 |
| | No shanga | JAN 2011 |
| MAJOR ORGAN TRANSPLANT | No change | NOV 2011 |
| MOTOR NEURONE DISEASE | No change | AUG 2012 |
| | | APR 2013 |
| MULTIPLE SCLEROSIS | No change | SEP 2014 |
| | | DEC 2015 |
| PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB) | No change | MAR 2016 |
| | | APR 2018 |
| PARKINSON'S DISEASE | No change | NOV 2018 |
| | | JUL 2019 |
| | | MAR 2023 |

| 3 JUNE 1996 | | FEB 1996 |
|---|--|--|
| PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY) | The Sum Assured will be payable: (a) If the Life Assured is not in any gainful occupation immediately before the onset of disability and suffers, through illness or accident, a mental or physical irreversible disability which, in the opinion of the Chief Medical Officer of Legal & General, results in the Life Assured being permanently. (i) Mobility – the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of bed or a chair without requiring physical assistance of another person. (ii) Continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. (iii) Dressing or undressing self – putting on or taking off all necessary items of clothing without requiring assistance of another person. (v) Washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person. (v) Eating – all tasks of getting food into the body once it has been prepared. (vi) Toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene. OR (b) One of the Any Occupation definition or Own Occupation definition wordings: Any Occupation definition Met Life Assured, by reason of sickness or accident, is totally unable to follow any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. No change | JUN 1996JUL 1997JUN 1999OCT 2002JAN 2004JUL 2004MAR 2007MAY 2010JAN 2011NOV 2011AUG 2012APR 2013SEP 2014DEC 2015MAR 2016APR 2018NOV 2018JUL 2019MAR 2023APR 2024 |
| STROKE | No change | |

| 28 JULY 1997 | | FEB 1996 |
|---|---|-----------------|
| Cummer y Changes to Concer defini | tion. Downsonant and Total Dissobility definition added to taxms + CIC | JUN 1996 |
| Summary – Changes to Cancer denni | ition. Permanent and Total Disability definition added to term + CIC. | JUL 1997 |
| ANGIOPLASTY | No change | JUN 1999 |
| | | OCT 2002 |
| AORTA GRAFT SURGERY | No change | JAN 2004 |
| | | JUL 2004 |
| BENIGN BRAIN TUMOUR | No change | MAR 2007 |
| BLINDNESS | No change | MAY 2010 |
| | | JAN 2011 |
| BURNS (THIRD DEGREE BURNS) | No change | NOV 2011 |
| CANCER | A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion | AUG 2012 |
| | of tissue. The term cancer includes leukaemia but the following cancers are excluded: | APR 2013 |
| | Non-invasive cancer in situ, All forms of lymphoma in the presence of any Human Immunodeficiency virus, | SEP 2014 |
| | Xan forms of hymphotica in the presence of any Human Immunodeficiency virus, Kaposi's sarcoma in the presence of any Human Immunodeficiency virus, | DEC 2015 |
| | 4. Any skin cancer other than invasive malignant melanoma | MAR 2016 |
| СОМА | No change | APR 2018 |
| | | NOV 2018 |
| CORONARY ARTERY | No change | JUL 2019 |
| DISEASE SURGERY (CORONARY ARTERY BY-PASS | | MAR 2023 |
| SURGERY) | | APR 2024 |
| HEART ATTACK | No change | |

| 28 JULY 1997 | | FEB 1996 |
|---|-----------|----------|
| HEART VALVE SURGERY (HEART VALVE | No change | JUN 1996 |
| REPLACEMENT OR REPAIR) | No change | JUL 1997 |
| | | JUN 1999 |
| HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV | No change | OCT 2002 |
| INFECTION) | | JAN 2004 |
| KIDNEY FAILURE | No change | JUL 2004 |
| | | MAR 2007 |
| LOSS OF HEARING | No change | MAY 2010 |
| (DEAFNESS) | | JAN 2011 |
| LOSS OF TWO OR | No change | NOV 2011 |
| MORE LIMBS (LOSS OF HAND OR FOOT) | | AUG 2012 |
| | | APR 2013 |
| LOSS OF SPEECH | No change | SEP 2014 |
| MAJOR ORGAN TRANSPLANT | | DEC 2015 |
| | No change | MAR 2016 |
| MOTOR NEURONE DISEASE | No change | APR 2018 |
| | | NOV 2018 |
| MULTIPLE SCLEROSIS | No change | JUL 2019 |
| PARALYSIS/PARAPLEGIA | No change | MAR 2023 |
| (PARALYSIS) | | APR 2024 |
| PARKINSON'S DISEASE | No change | |

| 28 JULY 1997 | | FEB 1996 |
|---|-----------|----------|
| | | JUN 1996 |
| PERMANENT AND TOTAL DISABILITY (TOTAL AND | No change | JUL 1997 |
| PERMANENT DISABILITY) | | JUN 1999 |
| | | OCT 2002 |
| PRE SENILE DEMENTIA BEFORE AGE 65 (DEMENTIA) | No change | JAN 2004 |
| | | JUL 2004 |
| STROKE | No change | MAR 2007 |
| | | MAY 2010 |
| | | JAN 2011 |
| | | NOV 2011 |
| | | AUG 2012 |
| | | APR 2013 |
| | | SEP 2014 |
| | | DEC 2015 |
| | | MAR 2016 |
| | | APR 2018 |
| | | NOV 2018 |
| | | JUL 2019 |
| | | MAR 2023 |

| 26 JUNE 1999 | | FEB 1996 |
|-------------------------------------|--|-----------------|
| | | JUN 1996 |
| Summary – Changes to most definitio | ns and Alzheimer's Disease added. | JUL 1997 |
| ALZHEIMER'S DISEASE BEFORE AGE 65 | A diagnosis, before the 65th birthday of the Life Assured by a consultant neurologist of Alzheimer's | JUN 1999 |
| (ALZHEIMER'S DISEASE) | disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect | OCT 2002 |
| | to ideas. | JAN 2004 |
| | | JUL 2004 |
| ANGIOPLASTY | The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the Life Assured has limiting anginal symptoms. Any claim must be supported by: | MAR 2007 |
| | • Evidence of prior treatment (on appropriate medication) from an appropriate registered medical | MAY 2010 |
| | practitioner holding such an appointment at a hospital in the UK and; Evidence of significant electrocardiogram changes and; | JAN 2011 |
| | • Evidence of angiography showing 70% obstruction of two or more coronary arteries. | NOV 2011 |
| | | AUG 2012 |
| AORTA GRAFT SURGERY | Undergoing surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. For this definition, aorta means the thoracic and abdominal aorta but not | APR 2013 |
| | its branches. | SEP 2014 |
| BENIGN BRAIN TUMOUR | A non malignant tumour in the brain resulting in permanent deficit to the neurological system. Tumours | DEC 2015 |
| | or lesions in the pituitary gland are not covered. | MAR 2016 |
| BLINDNESS | Total, permanent and irreversible loss of all sight in both eyes. | APR 2018 |
| DLINDNESS | | NOV 2018 |
| CANCER (MOST MALIGNANT TYPES) | A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion | JUL 2019 |
| (CANCER) | of tissue. The term cancer includes leukaemia and Hodgkin's disease but the following are excluded: • All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ, | MAR 2023 |
| | All forms of lymphoma in the presence of any Human Immunodeficiency Virus, | APR 2024 |
| | Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus, | |
| | Any skin cancer other than malignant melanoma. | |

| 26 JUNE 1999 | | FEB 1996 |
|---|---|----------|
| СОМА | | JUN 1996 |
| COMA | A state of unconsciousness with no reaction to external stimuli or internal needs persisting continuously with the use of life support systems for a period of at least 96 hours and resulting in permanent | JUL 1997 |
| | neurological deficit. Coma secondary to alcohol or drug misuse is not covered. | JUN 1999 |
| CORONARY ARTERY BY-PASS | The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or | OCT 2002 |
| SURGERY (CORONARY ARTERY BY-PASS GRAFTS) | blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty (except as defined in Angioplasty), laser relief or any other procedures. | JAN 2004 |
| | | JUL 2004 |
| DEAFNESS | Total permanent and irreversible loss of all hearing in both ears. | MAR 2007 |
| | | MAY 2010 |
| HEART ATTACK | The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiograph changes and by the elevation of cardiac enzymes. | JAN 2011 |
| | The evidence must be consistent with the diagnosis of heart attack. | NOV 2011 |
| HEART VALVE REPLACEMENT OR | Undergoing open-heart surgery from medical necessity to replace or repair one or more heart valves. | AUG 2012 |
| REPAIR | | APR 2013 |
| HIV/AIDS COVER FOR MEDICAL STAFF | No change | SEP 2014 |
| AND OTHER SPECIFIED GROUPS (HIV | | DEC 2015 |
| INFECTION) | | MAR 2016 |
| KIDNEY FAILURE | No change | APR 2018 |
| | | NOV 2018 |
| LOSS OF LIMBS (LOSS OF HAND OR FOOT) | The permanent physical severance of two or more limbs from above the wrist or ankle joint. | JUL 2019 |
| | | MAR 2023 |
| LOSS OF SPEECH | Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease. | APR 2024 |

| 26 JUNE 1999 | | FEB 1996 |
|---|---|----------|
| MAJOR ORGAN | The actual undergoing as a recipient of, or inclusion on an official UK waiting list for, a transplant of a | JUN 1996 |
| TRANSPLANT | heart, liver, lung, pancreas or bone marrow. | JUL 1997 |
| | | JUN 1999 |
| MOTOR NEURONE DISEASE BEFORE AGE 65 | Confirmation by a consultant neurologist of a definite diagnosis of motor neurone disease before the 65th birthday of the life assured. | OCT 2002 |
| (MOTOR NEURONE DISEASE) | | JAN 2004 |
| MULTIPLE SCLEROSIS | A definite diagnosis by a consultant neurologist of multiple colorasis which estisfies all of the following | JUL 2004 |
| MOLTIFLE SCLENUSIS | A definite diagnosis by a consultant neurologist of multiple sclerosis which satisfies all of the following criteria: | MAR 2007 |
| | There must be current impairment of motor or sensory function which must have persisted for a continuous period of at least six months. | MAY 2010 |
| | The diagnosis must be confirmed by diagnostic techniques current at the time of the claim. | JAN 2011 |
| | | NOV 2011 |
| PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB) | Total and irreversible loss of muscle function or sensation to the whole of any two limbs as a result of injury or disease. The disability must be permanent and supported by appropriate neurological evidence. | AUG 2012 |
| | | APR 2013 |
| PARKINSON'S DISEASE BEFORE AGE 65 | Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease before the 65th birthday of the life assured. Parkinson's disease secondary to alcohol or drug misuse is not covered. | SEP 2014 |
| (PARKINSON'S DISEASE) | Sin thear of the me assured. Farkinson's disease secondary to alcohor of drug misuse is not covered. | DEC 2015 |
| | | MAR 2016 |
| PERMANENT AND TOTAL DISABILITY BEFORE AGE 65 | The Guaranteed Sum Assured will be payable: (a) If the Life Assured is not in any gainful occupation immediately before the onset of disability and | APR 2018 |
| (TOTAL AND PERMANENT DISABILITY) | suffers, through illness or accident, a mental or physical irreversible disability before the 65th birthday of the Life Assured which, in the opinion of the Chief Medical Officer of Legal & General, results in the | NOV 2018 |
| | Life Assured being permanently unable to perform, without the direct assistance of another person, | JUL 2019 |
| | four or more of the following functions: (i) mobility – the ability to move from one room to another adjoining room or from one side of | MAR 2023 |
| | a room to another to get in and out of bed or a chair without requiring physical assistance of another person. | APR 2024 |

| (ii) continence – the ability to voluntarily control howel and bladder functions such as to maintain | JUN 199 |
|---|--|
| personal hygiene. | JUL 199 |
| (iii) dressing or undressing self – putting on or taking off all necessary items of clothing without requiring assistance of another person. | JUN 199 |
| (iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person. | OCT 200 |
| (v) eating – all tasks of getting food into the body once it has been prepared. | JAN 200 |
| (vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene. | JUL 200 |
| OR | MAR 200 |
| (b) One of the Any Occupation definition or Own Occupation definition wordings below. | MAY 201 |
| Any Occupation definition If the Life Assured is engaged in gainful occupation immediately before the onset of disability before | JAN 201 |
| the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow | NOV 201 |
| any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. | AUG 201 |
| Own Occupation definition | APR 201 |
| the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow | SEP 201 |
| his/her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. | DEC 201 |
| | MAR 207 |
| A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist of presenile dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive | APR 201 |
| deterioration of memory and of the ability to reason and to perceive, understand, express and give effect | NOV 201 |
| | JUL 201 |
| No change | MAR 202 |
| | APR 202 |
| | (iii) dressing or undressing self – putting on or taking off all necessary items of clothing without requiring assistance of another person. (iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person. (v) eating – all tasks of getting food into the body once it has been prepared. (vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene. OR (b) One of the Any Occupation definition or Own Occupation definition wordings below. Any Occupation definition If the Life Assured is engaged in gainful occupation immediately before the onset of disability before the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. Own Occupation definition If the Life Assured and is, by reason of sickness or accident, totally unable to follow his/her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. A diagnosis, before the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow his/her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist of presenile dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas. |

| 20 OCTOBER 2002 | | FEB 1996 |
|-------------------------------------|--|-----------------|
| Summary – Changes to Cancer and F | leart attack definitions | JUN 1996 |
| | | JUL 1997 |
| ALZHEIMER'S DISEASE | No change | JUN 1999 |
| | | OCT 2002 |
| ANGIOPLASTY | No change | JAN 2004 |
| AORTA GRAFT SURGERY | No change | JUL 2004 |
| | | MAR 2007 |
| BENIGN BRAIN TUMOUR | No change | MAY 2010 |
| BLINDNESS | No change | JAN 2011 |
| BLINDNESS | | NOV 2011 |
| CANCER (MOST | Any malignant tumour characterised by the uncontrolled growth and spread of malignant cells and | AUG 2012 |
| MALIGNANT TYPES) (CANCER) | invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease but the following are excluded: | APR 2013 |
| (CANCER) | All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ, | SEP 2014 |
| | All tumours of the prostrate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least TNM classification T2N0M0, | DEC 2015 |
| | • All forms of lymphoma in the presence of any Human Immunodeficiency Virus, | MAR 2016 |
| | Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus, | APR 2018 |
| | Any skin cancer other than invasive malignant melanoma. | NOV 2018 |
| СОМА | No change | JUL 2019 |
| | | MAR 2023 |
| CORONARY ARTERY BY-PASS SURGERY | No change | APR 2024 |
| (CORONARY ARTERY BY-PASS GRAFTS) | | |
| | | |
| DEAFNESS | No change | |

| 20 OCTOBER 2002 | | FEB 1996 |
|---|---|--|
| HEART ATTACK | The death of a portion of the heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: typical chest pain, new characteristic electrocardiograph changes, the characteristic rise of cardiac enzymes, troponins or other biochemical markers, where all of the above shows a definite acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered under this definition. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 |
| HEART VALVE REPLACEMENT OR REPAIR | No change | MAR 2007 MAY 2010 |
| HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION) | No change | JAN 2011 NOV 2011 |
| KIDNEY FAILURE | No change | AUG 2012 APR 2013 |
| LOSS OF LIMBS (LOSS OF HAND OR FOOT) | No change | SEP 2014 DEC 2015 |
| LOSS OF SPEECH | No change | MAR 2016 APR 2018 |
| MAJOR ORGAN TRANSPLANT | No change | NOV 2018 |
| MOTOR NEURONE DISEASE | No change | JUL 2019 MAR 2023 |
| MULTIPLE SCLEROSIS | No change | APR 2024 |

| • | | |
|---|-----------|----------|
| 20 OCTOBER 2002 | | FEB 1996 |
| | | JUN 1996 |
| PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB) | No change | JUL 1997 |
| | | JUN 1999 |
| PARKINSON'S DISEASE | No change | OCT 2002 |
| PERMANENT AND TOTAL DISABILITY | No change | JAN 2004 |
| (TOTAL AND PERMANENT DISABILITY) | | JUL 2004 |
| | | MAR 2007 |
| PRESENILE DEMENTIA BEFORE AGE 65 | No change | MAY 2010 |
| (DEMENTIA) | | JAN 2011 |
| | | NOV 2011 |
| STROKE | No change | AUG 2012 |
| THIRD DEGREE BURNS | No change | APR 2013 |
| | | SEP 2014 |
| | | DEC 2015 |
| | | MAR 2016 |
| | | |

NOV 2018

JUL 2019

MAR 2023

FEB 1996

JUN 1996

JUL 1997

JUN 1999

18 JANUARY 2004

Summary – Changes to Alzheimer's Disease, Dementia, HIV infection through blood transfusion, HIV infection through assault, Kidney Failure, Motor Neurone Disease and Parkinson's Disease. Aplastic Anaemia, Bacterial Meningitis, Cardiomyopathy, Chronic Lung Disease, CJD, End Stage Liver Failure, Progressive Supranuclear Palsy added. Angioplasty removed.

| | | OCT 2002 |
|----------------------|---|----------|
| ALZHEIMER'S DISEASE | A diagnosis by a consultant neurologist of Alzheimer's disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and | JAN 2004 |
| | to perceive, understand, express and give effect to ideas. | JUL 2004 |
| AORTA GRAFT SURGERY | No change | MAR 2007 |
| AUNTA GRAFT SUNGENY | | MAY 2010 |
| APLASTIC ANAEMIA | Permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring | JAN 2011 |
| | treatment with at least one of the following:blood transfusion | NOV 2011 |
| | marrow stimulating agents | AUG 2012 |
| | immunosuppresive agents | APR 2013 |
| | bone marrow transplant. | SEP 2014 |
| BACTERIAL MENINGITIS | Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in | DEC 2015 |
| | permanent neurological deficit. The diagnosis must be confirmed by a consultant neurologist. Bacterial meningitis in the presence of HIV infection is excluded. All other forms of meningitis including viral are | MAR 2016 |
| | not covered. | APR 2018 |
| BENIGN BRAIN TUMOUR | No change | NOV 2018 |
| BENIGN BRAIN TOMOON | | JUL 2019 |
| BLINDNESS | No change | MAR 2023 |
| CANCER | Ne shange | APR 2024 |
| CANCER | No change | |

| CARDIOMYOPATHY A definite diagnosis of cardiomyopathy made by a consultant cardiologist resulting in permanent impaired left ventricular function such that the ejection fraction is never greater than 40%. The diagnosis must also be evidenced by: electrocardiographic changes; echocardiographic abnormalities; both of which must be consistent with the diagnosis of cardiomyopathy. All other forms of heart disease, heart enlargement and myocarditis are specifically excluded. Cardiomyopathy related to alcohol or drug misuse is excluded. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 |
|---|--|
| CHRONIC LUNG DISEASE (RESPIRATORY FAILURE)Confirmation by a consultant physician of end stage emphysema or other chronic lung disease, which requires regular oxygen treatment on a permanent basis. | MAR 2007 MAY 2010 |
| | JAN 2011 NOV 2011 |
| CORONARY ARTERY BY-PASS No change SURGERY (CORONARY ARTERY BY-PASS GRAFTS) | AUG 2012 APR 2013 SEP 2014 |
| CREUTZFELDT-JAKOB DISEASE (CJD) Diagnosis of Creutzfeldt-Jakob disease or New variant CJD made by a consultant neurologist, evidenced by a significant reduction in mental and social functioning so that permanent supervision or assistance by a third party is required. Image: CREUTZFELDT-JAKOB DISEASE (CJD) | DEC 2015 MAR 2016 |
| | APR 2018 NOV 2018 |
| DEMENTIA A diagnosis by a consultant neurologist of dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and the ability to reason and to perceive, understand, express and give effect to ideas. | JUL 2019 MAR 2023 APR 2024 |

| 18 JANUARY 2004 | | FEB 199 |
|---|---|---------------|
| END STAGE LIVER FAILURE (LIVER FAILURE) | End stage liver failure due to cirrhosis and resulting in all of the following: | JUN 199 |
| (, | permanent jaundice ascites | JUN 199 |
| | encephalopathy. | OCT 200 |
| | Liver disease in the presence of HIV infection is excluded. Liver disease secondary to alcohol or drug misuse is excluded. | JAN 200 |
| | | JUL 200 |
| HEART ATTACK | No change | MAR 20 |
| HEART VALVE REPLACEMENT | No change | MAY 20 |
| OR REPAIR | | JAN 20 |
| HIV/AIDS COVER FOR MEDICAL STAFF | No change | NOV 20 |
| AND OTHER SPECIFIED GROUPS (HIV INFECTION) | | AUG 20 |
| | | APR 201 |
| HIV/AIDS THROUGH BLOOD | Infection by HIV or AIDS provided: | SEP 201 |
| TRANSFUSION (HIV INFECTION) | the infection results directly from a blood transfusion; the blood transfusion was given in the European Union (as at 1/11/2003), the Channel Islands or the | DEC 201 |
| | Isle of Man after the cover start date; and | MAR 20 |
| | • there is clear evidence, satisfactory to us, that the infection was acquired from the blood transfusion. | APR 201 |
| HIV/AIDS THROUGH ASSAULT | Infection by HIV or AIDS provided: | NOV 20 |
| (HIV INFECTION) | • the infection results directly from: | JUL 201 |
| | (i) a physical assault involving involuntary contact with either a hypodermic needle or an infected sharp instrument; or | MAR 202 |
| | (ii) a sexual assault; | APR 202 |
| | the incident happens in the European Union (as at 1/11/2003), the Channel Islands or the Isle of Man after the cover start date; | |
| | the incident is reported to the police within five days; and a test, showing no HIV or HIV antibodies, is made within five days of the incident and a later test is made within 12 months showing infection by HIV or AIDS. | |

| 18 JANUARY 2004 | | FEB 1996 |
|--|--|-----------------|
| KIDNEY FAILURE | End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of | JUN 1996 |
| RIDNET FAILORE | which regular renal dialysis is initiated or renal transplant is initiated. | JUL 1997 |
| | | JUN 1999 |
| LOSS OF LIMBS (LOSS OF HAND OR FOOT) | No change | OCT 2002 |
| | | JAN 2004 |
| LOSS OF SPEECH | No change | JUL 2004 |
| | | MAR 2007 |
| MAJOR ORGAN TRANSPLANT | No change | MAY 2010 |
| | | |
| MOTOR NEURONE DISEASE | Confirmation by a consultant neurologist of a definite diagnosis of motor neurone disease. | JAN 2011 |
| MULTIPLE SCLEROSIS | No change | NOV 2011 |
| | | AUG 2012 |
| PARALYSIS/PARAPLEGIA | No change | APR 2013 |
| (PARALYSIS OF A LIMB) | | SEP 2014 |
| PARKINSON'S DISEASE | Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease. Parkinson's | DEC 2015 |
| | disease secondary to alcohol or drug misuse is not covered. | MAR 2016 |
| | | APR 2018 |
| PERMANENT AND TOTAL DISABILITY (TOTAL AND | No change | NOV 2018 |
| PERMANENT DISABILITY) | | JUL 2019 |
| | | |
| PROGRESSIVE SUPRANUCLEAR PALSY | The definite diagnosis of progressive supranuclear palsy by a consultant neurologist. | MAR 2023 |
| | | APR 2024 |

| RY 2004 | | |
|---------|-----------|--|
| | No change | |
| E BURNS | No change | |
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|---|--|---|-----------------|
| 25 JULY 2004 | | | FEB 1996 |
| | | | JUN 1996 |
| Summary – PTD changed to TPD an | Summary – PTD changed to TPD and ADLs replaced by FATs. | | JUL 1997 |
| ALZHEIMER'S DISEASE | No change | | JUN 1999 |
| | | | OCT 2002 |
| AORTA GRAFT SURGERY | No change | | JAN 2004 |
| APLASTIC ANAEMIA | No change | | JUL 2004 |
| | | | MAR 2007 |
| BACTERIAL MENINGITIS | No change | | MAY 2010 |
| | | | JAN 2011 |
| BENIGN BRAIN TUMOUR | No change | | NOV 2011 |
| BLINDNESS | No change | | AUG 2012 |
| | | | APR 2013 |
| CANCER | No change | | SEP 2014 |
| CARDIOMYOPATHY | No change | | DEC 2015 |
| | | | MAR 2016 |
| CHRONIC LUNG DISEASE (RESPIRATORY FAILURE) | No change | | APR 2018 |
| | | | NOV 2018 |
| СОМА | No change | | JUL 2019 |
| | | | MAR 2023 |
| CORONARY ARTERY BY-PASS SURGERY | No change | | APR 2024 |
| (CORONARY ARTERY BY-PASS GRAFTS) | | | |
| | | | |

| 25 JULY 2004 | | FEB 1996 |
|--|-----------|-----------------|
| CREUTZFELDT-JAKOB DISEASE (CJD) | No change | JUN 1996 |
| CheoTzpeldT-JAKOB DISEASE (CJD) | No change | JUL 1997 |
| | | JUN 1999 |
| DEAFNESS | No change | OCT 2002 |
| DEMENTIA | No change | JAN 2004 |
| | | JUL 2004 |
| HEART ATTACK | No change | MAR 2007 |
| HEART VALVE REPLACEMENT OR | No change | MAY 2010 |
| REPAIR | | JAN 2011 |
| | No change | NOV 2011 |
| HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION) | | AUG 2012 |
| | | APR 2013 |
| | | SEP 2014 |
| HIV/AIDS THROUGH BLOOD TRANSFUSION | No change | DEC 2015 |
| (HIV INFECTION) | | MAR 2016 |
| | | APR 2018 |
| HIV/AIDS THROUGH ASSAULT | No change | NOV 2018 |
| (HIV INFECTION) | | JUL 2019 |
| KIDNEY FAILURE | No change | MAR 2023 |
| | | APR 2024 |
| END STAGE LIVER FAILURE (LIVER FAILURE) | No change | |

| 25 JULY 2004 | | FEB 1996 |
|---|---|-----------------|
| | | JUN 1996 |
| LOSS OF LIMBS (LOSS OF HAND OR FOOT) | No change | JUL 1997 |
| | | JUN 1999 |
| LOSS OF SPEECH | No change | OCT 2002 |
| MAJOR ORGAN TRANSPLANT | No change | JAN 2004 |
| | | JUL 2004 |
| MOTOR NEURONE DISEASE | No change | MAR 2007 |
| MULTIPLE SCLEROSIS | No change | MAY 2010 |
| | | JAN 2011 |
| PARALYSIS/PARAPLEGIA | No change | NOV 2011 |
| (PARALYSIS OF A LIMB) | | AUG 2012 |
| PARKINSON'S DISEASE | No change | APR 2013 |
| | | SEP 2014 |
| PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY) | The Guaranteed Sum Assured will be payable: (a) If the Life Assured is not in gainful occupation immediately before the onset of disability, and suffers | DEC 2015 |
| | through illness or accident, a mental or physical irreversible disability, which in the opinion of The | MAR 2016 |
| | Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, four or more of the following functions: | APR 2018 |
| | (i) mobility – the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of a bed or a chair without requiring physical assistance of | NOV 2018 |
| | another person. | JUL 2019 |
| | (ii) continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. | MAR 2023 |
| | (iii) dressing or undressing self – putting on and taking off of all necessary items of clothing without | APR 2024 |
| | requiring assistance of another person. (iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person. | |

| 25 JULY 2004 | | | FEB 1996 |
|--|--|--|----------|
| | | | JUN 1996 |
| PERMANENT AND TOTAL DISABILITY (TOTAL AND | (v) eating – all tasks of getting food into the body once it has been prepared. (vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal | | JUL 1997 |
| PERMANENT DISABILITY) Continued | hygiene. OR | | JUN 1999 |
| | (b) If the Life Assured is engaged in a gainful occupation immediately before the onset of disability and | | OCT 2002 |
| | is, by reason of sickness or accident, totally unable follow his/her own/any occupation and in the opinion of Legal & General is likely to remain so permanently. Such decision will be based on all the medical evidence available. | | JAN 2004 |
| | | | JUL 2004 |
| PROGRESSIVE SUPRANUCLEAR PALSY | No change | | MAR 2007 |
| | | | MAY 2010 |
| | | | JAN 2011 |
| STROKE | No change | | NOV 2011 |
| THIRD DEGREE BURNS | No change | | AUG 2012 |
| | | | APR 2013 |
| | | | SEP 2014 |

DEC 2015 MAR 2016 APR 2018 NOV 2018

JUL 2019 **MAR 2023 APR 2024**

FEB 1996 JUN 1996

JUL 1997

JUN 1999

| 18 | MAF | RCH 2 | 2007 |
|----|-----|-------|------|
| | | | 2007 |

Summary – ABI Statement of Best Practice 2006 changes – new headings and wordings, Encephalitis, Primary Pulmonary Hypertension, Systemic Lupus Erythematosus, Terminal Illness and Traumatic Head Injury added. HIV infection definitions combined. **Note: Chronic Lung Disease renamed Respiratory Failure**.

| | | 001 2002 |
|--|--|----------|
| ALZHEIMER'S DISEASE – RESULTING IN PERMANENT | A definite diagnosis of Alzheimer's disease by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following: | JAN 2004 |
| SYMPTOMS | remember; | JUL 2004 |
| | • reason; and | MAR 2007 |
| | perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: | MAY 2010 |
| | Other types of dementia. | JAN 2011 |
| | | NOV 2011 |
| AORTA GRAFT SURGERY - REQUIRING SURGICAL | The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the | AUG 2012 |
| REPLACEMENT | above definition, the following are not covered:Any other surgical procedure, for example the insertion of stents or endovascular repair. | APR 2013 |
| | | SEP 2014 |
| APLASTIC ANAEMIA | A definite diagnosis of aplastic anaemia by a consultant haematologist. There must be permanent bone | DEC 2015 |
| – WITH PERMANENT BONE MARROW FAILURE | marrow failure with anaemia, neutropenia and thrombocytopenia. | MAR 2016 |
| | | APR 2018 |
| BACTERIAL MENINGITIS – RESULTING IN PERMANENT | A definite diagnosis of bacterial meningitis resulting in permanent neurological deficit with persisting clinical symptoms. | NOV 2018 |
| SYMPTOMS | For the above definition, the following are not covered: | JUL 2019 |
| | • All other forms of meningitis other than those caused by bacterial infection. | MAR 2023 |
| | | APR 2024 |

| 18 MARCH 2007 | | FEB 1996 |
|---|--|--|
| BENIGN BRAIN TUMOUR – RESULTING IN PERMANENT SYMPTOMS | A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • Tumours in the pituitary gland • Angiomas. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 |
| BLINDNESS – PERMANENT AND IRREVERSIBLE | Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart. | JAN 2004 JUL 2004 MAR 2007 |
| CANCER - EXCLUDING LESS ADVANCED CASES | Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma. For the above definition, the following are not covered: All cancers which are histologically classified as any of the following: pre-malignant; non-invasive; cancer in situ; having either borderline malignancy; or having low malignant potential. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin). | MAY 2010 JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 DEC 2015 MAR 2016 APR 2018 NOV 2018 JUL 2019 |
| CARDIOMYOPATHY – OF SPECIFIED SEVERITY | A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. For the above definition, the following are not covered: Cardiomyopathy secondary to alcohol or drug abuse. All other forms of heart disease, heart enlargement and myocarditis. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. | MAR 2023 APR 2024 |

| 18 MARCH 2007 | | FEB 1996 |
|---|---|--|
| COMA – RESULTING IN PERMANENT SYMPTOMS | A state of unconsciousness which: • requires the use of life support systems; and • results in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: • Coma secondary to alcohol or drug abuse. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 |
| CORONARY ARTERY BY-PASS GRAFTS – WITH SURGERY TO DIVIDE THE BREASTBONE | The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. | JUL 2004 MAR 2007 MAY 2010 |
| CREUTZFELDT-JAKOB DISEASE (CJD) – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of Creutzfeldt-Jakob disease made by a consultant neurologist. There must be permanent clinical loss of the ability in mental and social functioning to the extent that permanent supervision or assistance by a third party is required. | JAN 2011 NOV 2011 AUG 2012 |
| DEAFNESS – PERMANENT AND IRREVERSIBLE | Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram. | APR 2013 SEP 2014 DEC 2015 |
| DEMENTIA – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following: remember; to reason; and to perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: Dementia secondary to alcohol or drug abuse. | MAR 2016 APR 2018 NOV 2018 JUL 2019 MAR 2023 APR 2024 |

| 18 MARCH 2007 | | FEB 1996 |
|--|---|----------------------|
| ENCEPHALITIS – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms. | JUN 1996 JUL 1997 |
| | | JUN 1999 |
| HEART ATTACK – OF SPECIFIED SEVERITY | Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: | OCT 2002 JAN 2004 |
| | New characteristic electrocardiographic changes. | JUL 2004 |
| | The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher; Troponin T > 1.0 ng/ml | MAR 2007 |
| | – AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods. The suideness must above a definite south must condict information. | MAY 2010 |
| | The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: | JAN 2011 |
| | Other acute coronary syndromes including but not limited to angina. | NOV 2011 |
| HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY TO DIVIDE THE BREASTBONE | The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to replace or repair one or more heart valves. | AUG 2012 |
| | | APR 2013 |
| | | SEP 2014 |
| | | DEC 2015 |
| HIV INFECTION - CAUGHT FROM A BLOOD | Infection by Human Immunodeficiency Virus resulting from: a blood transfusion given as part of medical treatment in the European Union, the Channel Islands or | MAR 2016 |
| TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT AT WORK | the Isle of Man; | APR 2018 |
| | a physical assault; or an incident occurring during the course of performing normal duties of employment; | NOV 2018 |
| | after the start of the policy and satisfying all of the following: | JUL 2019 |
| | The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. | MAR 2023 |
| | | APR 2024 |

| 18 MARCH 2007 | | FEB 1996 |
|---|---|--|
| HIV INFECTION – CAUGHT FROM A BLOOD TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT AT WORK Continued | Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident. There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. For the above definition, the following is not covered: HIV infection resulting from any other means, including sexual activity or drug abuse. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 |
| KIDNEY FAILURE – REQUIRING DIALYSIS | Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary. | MAR 2007 MAY 2010 |
| LIVER FAILURE – OF ADVANCED STAGE | Liver failure due to cirrhosis and resulting in all of the following: permanent jaundice ascites encephalopathy. For the above definition, the following are not covered: Liver disease secondary to alcohol or drug abuse. | JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 |
| LOSS OF HANDS OR FEET – PERMANENT PHYSICAL SEVERANCE (LOSS OF HAND OR FOOT) | Permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints. | DEC 2015 MAR 2016 APR 2018 |
| LOSS OF SPEECH – PERMANENT AND IRREVERSIBLE | Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease. | NOV 2018 JUL 2019 |
| | | MAR 2023 |

| 18 MARCH 2007 | | FEB 199 | 96 |
|---|--|----------------------------|-----|
| MAJOR ORGAN TRANSPLANT | The undergoing as a project of a transmight of hand more than a second to be and hidrow liver lung or | | 996 |
| | The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official UK waiting list for such a procedure. | JUL 199 | 97 |
| | For the above definition, the following is not covered: | JUN 19 | 999 |
| | Transplant of any other organs, parts of organs, tissues or cells. | OCT 20 |)02 |
| MOTOR NEURONE DISEASE | A definite diagnosis of motor neurone disease by a consultant neurologist. There must be permanent | JAN 20 |)04 |
| - RESULTING IN PERMANENT SYMPTOMS | clinical impairment of motor function. | JUL 20 | 04 |
| | | MAR 20 | 007 |
| MULTIPLE SCLEROSIS – WITH PERSISTING SYMPTOMS | A definite diagnosis of multiple sclerosis by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months. | MAY 20 | 010 |
| | | JAN 20 | 011 |
| PARALYSIS OF LIMBS – TOTAL AND IRREVERSIBLE | Total and irreversible loss of muscle function to the whole of any two limbs. | NOV 20 | 011 |
| | | AUG 20 | 012 |
| (PARALYSIS OF A LIMB) | | APR 20 |)13 |
| PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability. For the above definition, the following is not covered: • Parkinson's disease secondary to drug abuse. | SEP 20 |)14 |
| | | DEC 20 |)15 |
| | | MAR 20 | 016 |
| | | APR 20 |)18 |
| | A definite diagnosis of primary pulmonary hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. | NOV 20 | 018 |
| HYPERTENSION – OF SPECIFIED SEVERITY | | JUL 20 ⁴ |)19 |
| | *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. | MAR 20 | 023 |
| | For the above definition, the following are not covered: | APR 202 |)24 |
| | Pulmonary hypertension secondary to any other known cause i.e. not Primary. | | |

| 18 MARCH 2007 | | FEB 1996 |
|---|--|--|
| PROGRESSIVE SUPRANUCLEAR PALSY – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of progressive supranuclear palsy by a consultant neurologist. There must be permanent clinical impairment of eye movements and motor function. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 |
| RESPIRATORY FAILURE - OF ADVANCED STAGE | Advanced stage emphysema or other chronic lung disease, resulting in all of the following: The need for regular oxygen treatment on a permanent basis. The permanent impairment of lung function tests as follows; Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 50% of normal. | JAN 2004 JUL 2004 MAR 2007 MAY 2010 |
| STROKE - RESULTING IN PERMANENT SYMPTOMS | Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • Transient ischaemic attack. • Traumatic injury to brain tissue or blood vessels. | JAN 2011 NOV 2011 AUG 2012 APR 2013 |
| SYSTEMIC LUPUS ERYTHEMATOSUS – WITH SEVERE COMPLICATIONS | A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms; or • The permanent impairment of kidney function tests as follows; Glomerular Filtration Rate (GFR) below 30 ml/min. | SEP 2014 DEC 2015 MAR 2016 APR 2018 |
| TERMINAL ILLNESS | Advanced or rapidly progressing incurable illness where, in the opinions of an attending consultant and our Chief Medical Officer, the life expectancy is no greater than 12 months for the above definition, the following is not covered: • Terminal Illness as defined above during the last eighteen months of the policy. | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
| THIRD DEGREE BURNS – COVERING 20% OF THE BODY'S SURFACE AREA | Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area. | |

| 18 MARCH 2007 | | FEB 1996 |
|---|---|---|
| 18 MARCH 2007 TOTAL AND PERMANENT DISABILITY | The Guaranteed Sum Assured will be payable: (a) If the Life Assured is not in gainful occupation immediately before the onset of disability, and suffers through illness or accident, a mental or physical irreversible disability, which in the opinion of The Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, three or more of the following functions: 1. Walking: The ability to walk a distance of 200 metres on flat ground with or without the aid of a walking stick and without stopping or experiencing discomfort. 2. Bending: The ability to get into or out of a standard saloon car, and the ability to bend or kneel to pick up an object from the floor and straighten up again. 3. Communicating: The ability to answer a telephone and to take a message. 4. Reading: Having the required eyesight (corrected if necessary) to be able to read a daily newspaper. 5. Writing: Having the physical ability to write legibly using a pen or a pencil without aid. 6. Climbing: Having the ability to climb up a flight of 12 stairs without stopping or suffering severe discomfort. OR (b) If the Life Assured is engaged in a gainful occupation immediately before the onset of disability and is, by reason of sickness or accident, totally unable to follow his/her own occupation and in the opinion of Legal & General is likely to remain so permanently. Such decision will be based on all the medical evidence available. If in gainful employment the claim will be assessed on the occupation followed | FEB 1996 JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007 MAY 2010 JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 |
| | immediately before the onset of disability. | DEC 2015 |
| TRAUMATIC HEAD INJURY – RESULTING IN PERMANENT SYMPTOMS | Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms. | MAR 2016 |
| | | APR 2018 |
| | | NOV 2018 |

JUL 2019 **MAR 2023 APR 2024**

FEB 1996 JUN 1996

JUL 1997

JUN 1999

23 MAY 2010

Summary – Changes to Benign Brain Tumour, Coma, Coronary Artery By-pass Grafts, Heart Valve Replacement or Repair, HIV infection, Loss of hand or foot, Paralysis of a limb, Parkinson's Disease and Third Degree Burns. Mastectomy, Multiple System Atrophy, Open Heart Surgery and Removal of an Eyeball added.

| | | OCT 2002 |
|--|--|----------|
| ALZHEIMER'S DISEASE | No change | JAN 2004 |
| AORTA GRAFT SURGERY | No change | JUL 2004 |
| | | MAR 2007 |
| APLASTIC ANAEMIA | No change | MAY 2010 |
| BACTERIAL MENINGITIS | No change | JAN 2011 |
| | | NOV 2011 |
| BENIGN BRAIN TUMOUR | A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: | AUG 2012 |
| - RESULTING IN EITHER SURGICAL REMOVAL OR PERMANENT | | APR 2013 |
| SYMPTOMS | • Tumours in the pituitary gland. | SEP 2014 |
| | • Angiomas. | DEC 2015 |
| BLINDNESS | No change | MAR 2016 |
| | | APR 2018 |
| CANCER | No change | NOV 2018 |
| | | JUL 2019 |
| CARDIOMYOPATHY | No change | MAR 2023 |
| СОМА | A state of unconsciousness with no reaction to external stimuli or internal needs which results in | APR 2024 |
| - RESULTING IN PERMANENT SYMPTOMS | permanent neurological deficit with persisting clinical symptoms. | |
| | For the above definition, the following is not covered: | |
| | Coma secondary to alcohol or drug abuse. | |

| 23 MAY 2010 | | FEB 1996 |
|--|---|-----------------|
| CORONARY ARTERY | The undergoing of surgery requiring anterolateral thoracotomy on the advice of a consultant cardiologist | JUN 1996 |
| BY-PASS GRAFTS | to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. | JUL 1997 |
| - WITH SURGICAL THORACOTOMY | For the above definition the following are not covered: balloon angioplasty | JUN 1999 |
| | • atherectomy | OCT 2002 |
| | • rotablation | JAN 2004 |
| | insertion of stents, and laser treatment. | JUL 2004 |
| | | MAR 2007 |
| CREUTZFELDT-JAKOB | No change | MAY 2010 |
| DISEASE (CJD) | | JAN 2011 |
| DEAFNESS | No change | NOV 2011 |
| | | AUG 2012 |
| DEMENTIA | No change | APR 2013 |
| ENCEPHALITIS | No change | SEP 2014 |
| | | DEC 2015 |
| HEART ATTACK | No change | MAR 2016 |
| | | APR 2018 |
| HEART VALVE REPLACEMENT OR REPAIR | The undergoing of surgery requiring anterolateral thoracotomy on the advice of a consultant cardiologist to replace or repair one or more heart valves. | NOV 2018 |
| - WITH SURGICAL THORACOTOMY | | JUL 2019 |
| HIV INFECTION | Infection by Human Immunodeficiency Virus resulting from: | MAR 2023 |
| – CAUGHT FROM A BLOOD | a blood transfusion given as part of medical treatment | APR 2024 |
| TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT | • a physical assault; or | |
| AT WORK | an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following: | |
| | | |

| 23 MAY 2010 | | FEB 1996 |
|--|---|----------------------|
| HIV INFECTION – CAUGHT FROM A BLOOD | The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. | JUN 1996 JUL 1997 |
| TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT | Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative | JUN 1999 |
| AT WORK Continued | HIV antibody test taken within five days of the incident. | OCT 2002 |
| Commuted | There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. | JAN 2004 |
| | The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, | JUL 2004 |
| | France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, | MAR 2007 |
| | Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom and | MAY 2010 |
| | the United States of America. For the above definition, the following is not covered: | JAN 2011 |
| | HIV infection resulting from any other means, including sexual activity or drug abuse. | NOV 2011 |
| | | AUG 2012 |
| KIDNEY FAILURE | No change | APR 2013 |
| LIVER FAILURE | No change | SEP 2014 |
| | | DEC 2015 |
| LOSS OF HAND OR FOOT – PERMANENT PHYSICAL SEVERANCE | Permanent physical severance of a hand or foot at or above the wrist or ankle joints. | MAR 2016 |
| | | APR 2018 |
| LOSS OF SPEECH | No change | NOV 2018 |
| | | JUL 2019 |
| MAJOR ORGAN TRANSPLANT | No change | MAR 2023 |
| | | APR 2024 |

| 23 MAY 2010 | | FEB 1996 |
|---|---|--|
| MASTECTOMY FOR DUCTAL CARCINOMA IN SITU (DUCTAL CARCINOMA IN SITU OF THE BREAST) - REQUIRING TOTAL REMOVAL OF THE BREAST | The undergoing of a mastectomy operation (total removal of all the tissue of at least one breast) on the advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast. For the above definition, the following are not covered: Prophylactic mastectomy without histological evidence of ductal carcinoma in situ, and Any other surgical procedures such as lumpectomy, partial mastectomy and partial or total sub cutaneous mastectomy. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 |
| MOTOR NEURONE DISEASE | No change | JUL 2004 MAR 2007 |
| MULTIPLE SCLEROSIS | No change | MAY 2010 |
| MULTIPLE SYSTEM ATROPHY – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of multiple system atrophy by a consultant neurologist. There must be evidence of permanent clinical impairment of either: • motor function with associated rigidity of movement or • the ability to coordinate muscle movement or • bladder control and postural hypotension. | JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 |
| OPEN HEART SURGERY – WITH MEDIAN STERNOTOMY | The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct any structural abnormality of the heart. | DEC 2014 |
| PARALYSIS OF A LIMB – TOTAL AND IRREVERSIBLE | Total and irreversible loss of muscle function to the whole of any one limb. | APR 2018 |
| PARKINSON'S DISEASE - RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability. | JUL 2019 MAR 2023 |
| | | APR 2024 |

| 23 MAY 2010 | | FEB 1996 |
|---|---|----------|
| | | JUN 1996 |
| PRIMARY PULMONARY HYPERTENSION | No change | JUL 1997 |
| | | JUN 1999 |
| PROGRESSIVE | No change | OCT 2002 |
| SUPRANUCLEAR PALSY | | JAN 2004 |
| REMOVAL OF AN EYEBALL | Surgical removal of an eyeball as a result of injury or disease. | JUL 2004 |
| - DUE TO INJURY OR DISEASE | For the above definition the following is not covered: | MAR 2007 |
| | Self inflicted injuries. | MAY 2010 |
| | No change | JAN 2011 |
| RESPIRATORY FAILURE | | NOV 2011 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | AUG 2012 |
| | | APR 2013 |
| | | SEP 2014 |
| STROKE | No change | DEC 2015 |
| TERMINAL ILLNESS | No change | MAR 2016 |
| | | APR 2018 |
| | Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or covering 50% of the area of the face or head. | NOV 2018 |
| - COVERING 20% OF THE SURFACE AREA OF THE BODY | | JUL 2019 |
| OR 50% OF THE FACE/HEAD | | MAR 2023 |
| | | APR 2024 |

| MAY 2010 | |
|------------------------------|-----------|
| AL AND PERMANENT DISABILITY | |
| TAL AND PERMANENT DISADILITY | No change |
| | |
| UMATIC HEAD INJURY | No change |
| | |
| | |
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| 9 JANUARY 2011 | | | FEB 1996 |
|-----------------------------------|---|---|-----------------|
| Summary – Third Degree Burns defi | Summary – Third Degree Burns definition improved. | | JUN 1996 |
| | |] | JUL 1997 |
| ALZHEIMER'S DISEASE | No change | | JUN 1999 |
| ALZHEIMER 5 DISEASE | | | OCT 2002 |
| AORTA GRAFT SURGERY | No shanga | | JAN 2004 |
| AUNIA GRAFI SURGENT | No change | | JUL 2004 |
| APLASTIC ANAEMIA | No change | | MAR 2007 |
| | | | MAY 2010 |
| BACTERIAL MENINGITIS | No change | 1 | JAN 2011 |
| | | | NOV 2011 |
| BENIGN BRAIN TUMOUR | No change | | AUG 2012 |
| | | 1 | APR 2013 |
| BLINDNESS | No change | | SEP 2014 |
| | | 1 | DEC 2015 |
| CANCER | No change | | MAR 2016 |
| | | | APR 2018 |
| CARDIOMYOPATHY | No change | | |
| | | | NOV 2018 |
| СОМА | No change | | JUL 2019 |
| | | 1 | MAR 2023 |
| CORONARY ARTERY | No change | | APR 2024 |
| BY-PASS GRAFTS | | | |

| 9 JANUARY 2011 | | FEB 1996 |
|--------------------------------------|-----------|----------|
| | | JUN 1996 |
| CREUTZFELDT-JAKOB DISEASE (CJD) | No change | JUL 1997 |
| | | JUN 1999 |
| DEAFNESS | No change | OCT 2002 |
| | | JAN 2004 |
| DEMENTIA | No change | JUL 2004 |
| | | MAR 2007 |
| ENCEPHALITIS | No change | MAY 2010 |
| | | JAN 2011 |
| HEART ATTACK | No change | NOV 2011 |
| | | AUG 2012 |
| HEART VALVE REPLACEMENT OR REPAIR | No change | APR 2013 |
| | | SEP 2014 |
| HIV INFECTION | No change | DEC 2015 |
| | | MAR 2016 |
| KIDNEY FAILURE | No change | APR 2018 |
| RIDNETTRIEORE | | NOV 2018 |
| END STAGE LIVER FAILURE | No change | JUL 2019 |
| | | MAR 2023 |
| LOSS OF HAND OR FOOT | No change | APR 2024 |
| | | |

| 9 JANUARY 2011 | | FEB 1996 |
|---|-----------|-----------------|
| | | JUN 1996 |
| LOSS OF SPEECH | No change | JUL 1997 |
| | | JUN 1999 |
| MAJOR ORGAN TRANSPLANT | No change | OCT 2002 |
| MASTECTOMY FOR DUCTAL | | JAN 2004 |
| CARCINOMA IN SITU | No change | JUL 2004 |
| (DUCTAL CARCINOMA IN SITU OF THE BREAST) | | MAR 2007 |
| | | MAY 2010 |
| MOTOR NEURONE DISEASE | No change | JAN 2011 |
| | | NOV 2011 |
| MULTIPLE SCLEROSIS | No change | AUG 2012 |
| | | APR 2013 |
| MULTIPLE SYSTEM ATROPHY | No change | SEP 2014 |
| | | DEC 2015 |
| OPEN HEART SURGERY | No change | MAR 2016 |
| PARALYSIS OF A LIMB | No change | APR 2018 |
| | | NOV 2018 |
| PARKINSON'S DISEASE | No change | JUL 2019 |
| | | MAR 2023 |
| PRIMARY PULMONARY HYPERTENSION | No change | APR 2024 |
| | | |

| 9 JANUARY 2011 | | FEB 1996 |
|---|---|----------|
| | | JUN 1996 |
| PROGRESSIVE SUPRANUCLEAR PALSY | No change | JUL 1997 |
| | | JUN 1999 |
| REMOVAL OF AN EYEBALL | No change | OCT 2002 |
| RESPIRATORY FAILURE | No change | JAN 2004 |
| | | JUL 2004 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | MAR 2007 |
| | | MAY 2010 |
| STROKE | No change | JAN 2011 |
| | | NOV 2011 |
| TERMINAL ILLNESS | No change | AUG 2012 |
| THIRD DEGREE BURNS | Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue | APR 2013 |
| - COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF | and covering at least 20% of the body's surface area or covering 20% of the area of the face or head. | SEP 2014 |
| THE FACE/HEAD | | DEC 2015 |
| TOTAL AND PERMANENT DISABILITY | No change | MAR 2016 |
| | | APR 2018 |
| | | NOV 2018 |
| TRAUMATIC HEAD INJURY | No change | JUL 2019 |
| | | MAR 2023 |

MAR 2023

| 27 NOVEMBER 2011 | | FEB 1996 |
|--------------------------------------|---|-----------------|
| | | JUN 1996 |
| Summary – Coma and Coronary ar | tery by-pass grafts definitions clarified. | JUL 1997 |
| ALZHEIMER'S DISEASE | No change | JUN 1999 |
| | | OCT 2002 |
| AORTA GRAFT SURGERY | No change | JAN 2004 |
| | | JUL 2004 |
| APLASTIC ANAEMIA | No change | MAR 2007 |
| BACTERIAL MENINGITIS | No change | MAY 2010 |
| | | JAN 2011 |
| BENIGN BRAIN TUMOUR | No change | NOV 2011 |
| BLINDNESS | No change | AUG 2012 |
| | | APR 2013 |
| CANCER | No change | SEP 2014 |
| CARDIOMYOPATHY | | DEC 2015 |
| CARDIOWYOPATHY | No change | MAR 2016 |
| СОМА | A state of unconsciousness with no reaction to external stimuli or internal needs which: | APR 2018 |
| - RESULTING IN PERMANENT SYMPTOMS | Requires the use of life support systems; and | NOV 2018 |
| | Results in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: | JUL 2019 |
| | Coma secondary to drug or alcohol abuse | MAR 2023 |
| | | APR 2024 |

| 27 NOVEMBER 2011 | | FEB 1996 |
|--|---|--|
| CORONARY ARTERY BY-PASS GRAFTS – WITH SURGERY TO DIVIDE THE BREASTBONE OR ANTEROLATERAL THORACTOMY | The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) or anterolateral thoracotomy on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. For the above definition the following are not covered: • Any other surgical procedure or treatment | JUN 1996 JUL 1997 JUN 1999 OCT 2002 |
| CREUTZFELDT-JAKOB DISEASE (CJD) | No change | JAN 2004 JUL 2004 |
| DEAFNESS | No change | MAR 2007 MAY 2010 |
| DEMENTIA | No change | JAN 2011 NOV 2011 |
| ENCEPHALITIS | No change | AUG 2012 |
| HEART ATTACK | No change | APR 2013 SEP 2014 |
| HEART VALVE REPLACEMENT OR REPAIR | No change | DEC 2015 |
| HIV INFECTION | No change | MAR 2016 APR 2018 |
| KIDNEY FAILURE | No change | NOV 2018 JUL 2019 |
| | | MAR 2023 |

| 27 NOVEMBER 2011 | | FEB 1996 |
|---|-----------|----------|
| | | JUN 1996 |
| END STAGE LIVER FAILURE | No change | JUL 1997 |
| LOSS OF HAND OR FOOT | No change | JUN 1999 |
| | | OCT 2002 |
| LOSS OF SPEECH | No change | JAN 2004 |
| MAJOR ORGAN TRANSPLANT | No change | JUL 2004 |
| | | MAR 2007 |
| MASTECTOMY FOR DUCTAL | No change | MAY 2010 |
| CARCINOMA IN SITU (DUCTAL CARCINOMA IN SITU OF THE | | JAN 2011 |
| BREAST) | | NOV 2011 |
| MOTOR NEURONE DISEASE | No change | AUG 2012 |
| | | APR 2013 |
| MULTIPLE SCLEROSIS | No change | SEP 2014 |
| MULTIPLE SYSTEM ATROPHY | No change | DEC 2015 |
| | | MAR 2016 |
| OPEN HEART SURGERY | No change | APR 2018 |
| PARALYSIS OF A LIMB | Ne shanga | NOV 2018 |
| PARALISIS OF A LIIVID | No change | JUL 2019 |
| | | MAR 2023 |

| 27 NOVEMBER 2011 | | FEB 1996 |
|--------------------------------|-----------|----------|
| | | JUN 1996 |
| PARKINSON'S DISEASE | No change | JUL 1997 |
| PRIMARY PULMONARY | No change | JUN 1999 |
| HYPERTENSION | | OCT 2002 |
| PROGRESSIVE SUPRANUCLEAR | No change | JAN 2004 |
| PALSY | | JUL 2004 |
| REMOVAL OF AN EYEBALL | | MAR 2007 |
| | No change | MAY 2010 |
| RESPIRATORY FAILURE | No change | JAN 2011 |
| | | NOV 2011 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | AUG 2012 |
| | | APR 2013 |
| STROKE | No change | SEP 2014 |
| TERMINAL ILLNESS | No change | DEC 2015 |
| | | MAR 2016 |
| THIRD DEGREE BURNS | No change | APR 2018 |
| TOTAL AND PERMANENT DISABILITY | No change | NOV 2018 |
| | | JUL 2019 |
| | | MAR 2023 |
| TRAUMATIC HEAD INJURY | No change | APR 2024 |

FEB 1996 JUN 1996

JUL 1997

JUN 1999

05 AUGUST 2012

Summary – Changes to Cancer, Ductal carcinoma in situ of the breast, Heart valve replacement or repair, Multiple sclerosis, Parkinson's disease, Stroke, Terminal illness, Total and Permanent Disability. Low grade prostate cancer added.

| ALZHEIMER'S DISEASE | No change | OCT 2002 |
|------------------------------------|---|-----------------|
| | | JAN 2004 |
| ANGIOPLASTY | No change | JUL 2004 |
| | | MAR 2007 |
| AORTA GRAFT SURGERY | No change | MAY 2010 |
| | | JAN 2011 |
| APLASTIC ANAEMIA | No change | NOV 2011 |
| | | AUG 2012 |
| BACTERIAL MENINGITIS | No change | APR 2013 |
| BENIGN BRAIN TUMOUR | No change | SEP 2014 |
| | | DEC 2015 |
| BLINDNESS | No change | MAR 2016 |
| | | APR 2018 |
| CANCER | Any malignant tumour positively diagnosed with histological confirmation and characterised by the | NOV 2018 |
| – EXCLUDING LESS ADVANCED CASES | uncontrolled growth of malignant cells and invasion of tissue. | JUL 2019 |
| UNDED | The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). | MAR 2023 |
| | For the above definition, the following are not covered: | APR 2024 |
| | All cancers which are histologically classified as any of the following: | |
| | – pre-malignant; | |
| | – non-invasive; | |
| | | |

| 05 AUGUST 2012 | | FEB 1996 |
|---|--|--|
| CANCER - EXCLUDING LESS ADVANCED CASES Continued | cancer in situ; having either borderline malignancy; or having low malignant potential. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin). Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007 MAY 2010 JAN 2011 |
| CARDIOMYOPATHY | No change | NOV 2011 |
| СОМА | No change | AUG 2012 |
| CORONARY ARTERY BY-PASS GRAFTS | No change | SEP 2014 DEC 2015 |
| CREUTZFELDT-JAKOB DISEASE (CJD) | No change | MAR 2016 APR 2018 |
| DEAFNESS | No change | NOV 2018 |
| DEMENTIA | No change | JUL 2019 MAR 2023 |
| | | APR 2024 |

| 05 AUGUST 2012 | | FEB 1996 |
|---|--|--|
| DUCTAL CARCINOMA IN SITU OF THE BREAST – TREATED BY SURGERY | The undergoing of surgery on the advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast. For the above definition the following is not covered: Any other type of treatment. Only one claim per policy can be made. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 |
| ENCEPHALITIS | No change | JUL 2004 |
| HEART ATTACK | No change | MAR 2007 MAY 2010 |
| HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY | The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves. | JAN 2011 NOV 2011 |
| HIV INFECTION | No change | AUG 2012 |
| KIDNEY FAILURE | No change | APR 2013 SEP 2014 |
| LIVER FAILURE | No change | DEC 2015 |
| LOSS OF HANDS OR FEET | No change | MAR 2016 APR 2018 |
| LOSS OF SPEECH | No change | NOV 2018 JUL 2019 |
| | | MAR 2023 |

| 05 AUGUST 2012 | | FEB 1996 |
|---------------------------|--|----------|
| LOW GRADE PROSTATE CANCER | The undergoing of treatment on the advice of your hospital consultant following the diagnosis of | JUN 1996 |
| - REQUIRING TREATMENT | a malignant tumour of the prostate positively diagnosed and histologically classified as having a | JUL 1997 |
| | Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification T1N0M0. For the above definition, the following are not covered: | JUN 1999 |
| | Prostatic intraepithelial neoplasia (PIN) | OCT 2002 |
| | Observation or surveillance | JAN 2004 |
| | Surgical biopsy Only one claim per policy can be made. | JUL 2004 |
| | | MAR 2007 |
| MAJOR ORGAN TRANSPLANT | No change | MAY 2010 |
| MOTOR NEURONE DISEASE | | JAN 2011 |
| MOTOR NEORONE DISEASE | No change | NOV 2011 |
| MULTIPLE SCLEROSIS | A definite diagnosis of multiple sclerosis by a consultant neurologist. | AUG 2012 |
| | There must be current clinical impairment of motor or sensory function caused by multiple sclerosis. | APR 2013 |
| MULTIPLE SYSTEM ATROPHY | No change | SEP 2014 |
| | | DEC 2015 |
| OPEN HEART SURGERY | No change | MAR 2016 |
| PARALYSIS OF LIMBS | No change | APR 2018 |
| | | NOV 2018 |
| | | JUL 2019 |

MAR 2023 APR 2024

| 05 AUGUST 2012 | | FEB 1996 |
|--|--|--|
| PARKINSON'S DISEASE | A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, muscle rigidity and postural instability. For the above definition the following are not covered: Other Parkinsonian syndromes. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 |
| PRIMARY PULMONARY HYPERTENSION | No change | JAN 2004 JUL 2004 MAR 2007 |
| PROGRESSIVE SUPRANUCLEAR PALSY | No change | MAY 2007 JAN 2010 |
| REMOVAL OF AN EYEBALL | No change | NOV 2011 AUG 2012 |
| RESPIRATORY FAILURE | No change | APR 2013 SEP 2014 |
| STROKE – RESULTING IN PERMANENT SYMPTOMS | Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: • Transient ischaemic attack. | DEC 2015 MAR 2016 APR 2018 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | NOV 2018 JUL 2019 MAR 2023 |
| | | APR 2024 |

| 05 AUGUST 2012 | | FEB 1996 |
|---|--|--|
| TERMINAL ILLNESS | A definite diagnosis by your hospital consultant of an illness that satisfies both of the following: The illness either has no known cure or has progressed to the point where it cannot be cured; and In the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months. No terminal illness claim can be made after the death of the life assured or within the 12 months immediately before the policy expiry date. If decreasing cover is shown in the policy schedule, the amount payable will be the amount of cover calculated on the date we receive confirmation of the diagnosis. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007 |
| THIRD DEGREE BURNS | No change | MAY 2010 |
| TOTAL AND PERMANENT DISABILITY - OF SPECIFIED SEVERITY | Your policy schedule will show which of the following total and permanent disability definitions applies to you: Total and permanent disability – <i>unable to do your own occupation ever again.</i> Loss of the physical or mental ability through an illness or injury to the extent that the life assured is unable to do the material and substantial duties of their own occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured's own occupation that cannot reasonably be omitted or modified. Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered. Total and permanent disability – <i>unable to do three specified work tasks ever again.</i> Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. Total and permanent disability through an illness or injury to do at least three of the six work tasks listed below ever again. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. The life assured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routin | JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 DEC 2015 MAR 2016 APR 2018 NOV 2018 JUL 2019 MAR 2023 APR 2024 |

NOV 2018

JUL 2019 MAR 2023 APR 2024

| 05 AUGUST 2012 | | FEB 1996 |
|---|---|----------|
| | | JUN 1996 |
| TOTAL AND PERMANENT DISABILITY - OF SPECIFIED SEVERITY | The specified work tasks are: Walking: | JUL 1997 |
| Continued | The ability to walk more than 200 metres on a level surface. | JUN 1999 |
| | Climbing: | |
| | The ability to climb up a flight of 12 stairs and down again, using the handrail if needed. | OCT 2002 |
| | Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the | JAN 2004 |
| | object on the table. | JUL 2004 |
| | Bending: The ability to bend or kneel to touch the floor and straighten up again. | MAR 2007 |
| | Getting in and out of a car: | MAY 2010 |
| | The ability to get into a standard saloon car, and out again. | JAN 2011 |
| | Writing : The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer | |
| | keyboard. | NOV 2011 |
| | For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are | AUG 2012 |
| | not covered. | APR 2013 |
| TRAUMATIC HEAD INJURY | No change | SEP 2014 |
| | | DEC 2015 |
| | | MAR 2016 |
| | | APR 2018 |

| 14 APRIL 2013 | | FEB 1996 |
|--|---|----------------------|
| Summary – Changes to Major Org | an Transplant and Total and Permanent Disability. Cardiac Arrest added. | JUN 1996 |
| | | JUL 1997 |
| ALZHEIMER'S DISEASE | No change | JUN 1999 OCT 2002 |
| ANGIOPLASTY | | JAN 2004 |
| ANGIOPLASTY | No change | JUL 2004 |
| AORTA GRAFT SURGERY | No change | MAR 2007 |
| | | MAY 2010 |
| APLASTIC ANAEMIA | No change | JAN 2011 |
| | | NOV 2011 |
| BACTERIAL MENINGITIS | No change | AUG 2012 |
| | | APR 2013 |
| BENIGN BRAIN TUMOUR | No change | SEP 2014 |
| BLINDNESS | No change | DEC 2015 |
| | | MAR 2016 |
| CANCER | No change | APR 2018 |
| | | NOV 2018 |
| | Sudden loss of heart function with interruption of blood circulation around the body resulting in | JUL 2019 |
| - WITH INSERTION OF A DEFIBRILLATOR | unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted: | MAR 2023 |
| | Implantable cardioverter-defibrillator (ICD); or Cardiac resynchronisation therapy with defibrillator (CRT-D). | APR 2024 |
| | For the above definition the following are not covered: | |
| | Insertion of a pacemaker. Insertion of a defibrillator without cardiac arrest. | |
| | Cardiac arrest secondary to illegal drug abuse. | |

| 14 APRIL 2013 | | FEB | B 1996 |
|---------------------------------|-----------|-----|--------|
| | | JUN | N 1996 |
| CARDIOMYOPATHY | No change | JUL | L 1997 |
| | | JUN | N 1999 |
| СОМА | No change | ОСТ | T 2002 |
| CORONARY ARTERY | No change | JAN | V 2004 |
| BY-PASS GRAFTS | No change | JUL | L 2004 |
| | | MAF | R 2007 |
| CREUTZFELDT-JAKOB DISEASE (CJD) | No change | MA | Y 2010 |
| | | JAN | N 2011 |
| DEAFNESS | No change | NO | V 2011 |
| | | AUG | G 2012 |
| DEMENTIA | No change | APR | R 2013 |
| | | SEP | P 2014 |
| DUCTAL CARCINOMA | No change | DEC | C 2015 |
| IN SITU OF THE BREAST | | MAF | R 2016 |
| ENCEPHALITIS | No change | APF | R 2018 |
| | | NO\ | V 2018 |
| HEART ATTACK | No change | JUL | L 2019 |
| | | MAF | R 2023 |
| | | APF | R 2024 |

| 14 APRIL 2013 | | FEB 1996 |
|--------------------------------------|---|----------|
| | | JUN 1996 |
| HEART VALVE REPLACEMENT OR REPAIR | No change | JUL 1997 |
| neram | | JUN 1999 |
| HIV INFECTION | No change | OCT 2002 |
| | | JAN 2004 |
| KIDNEY FAILURE | No change | JUL 2004 |
| | | MAR 2007 |
| LIVER FAILURE | No change | MAY 2010 |
| | | JAN 2011 |
| LOSS OF HANDS OR FEET | No change | NOV 2011 |
| | | AUG 2012 |
| LOSS OF SPEECH | No change | APR 2013 |
| | | SEP 2014 |
| LOW GRADE PROSTATE CANCER | No change | DEC 2015 |
| | | MAR 2016 |
| MAJOR ORGAN TRANSPLANT | The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, lung, pancreas, liver or lobe of liver, or inclusion on an official UK, Channel Islands or Isle of Man waiting | APR 2018 |
| | list for such a procedure. | NOV 2018 |
| | For the above definition, the following is not covered: | |
| | Transplant of any other organs, parts of organs, tissues or cells. | JUL 2019 |
| | | MAR 2023 |

| · | | | |
|-----------------------------------|-----------|-----|--------|
| 14 APRIL 2013 | | FEB | 1996 |
| | | JUN | l 1996 |
| MOTOR NEURONE DISEASE | No change | JUL | . 1997 |
| MULTIPLE SCLEROSIS | No change | JUN | l 1999 |
| | | ОСТ | 2002 |
| MULTIPLE SYSTEM ATROPHY | No change | JAN | 2004 |
| | | JUL | 2004 |
| OPEN HEART SURGERY | No change | MAR | R 2007 |
| | | MAY | (2010 |
| PARALYSIS OF LIMBS | No change | JAN | l 2011 |
| | | NOV | / 2011 |
| PARKINSON'S DISEASE | No change | AUG | G 2012 |
| | | APR | 2013 |
| PRIMARY PULMONARY HYPERTENSION | No change | SEP | 2014 |
| | | DEC | 2015 |
| PROGRESSIVE SUPRANUCLEAR PALSY | No change | MAR | R 2016 |
| PROGRESSIVE SUPRANUCLEAR PALST | | APR | 2018 |
| | | NOV | / 2018 |
| REMOVAL OF AN EYEBALL | No change | JUL | . 2019 |
| | | MAR | R 2023 |
| RESPIRATORY FAILURE | No change | APR | 2024 |

| 14 APRIL 2013 | | FEB 1996 |
|--------------------------------|--|-----------------|
| | | JUN 1996 |
| STROKE | No change | JUL 1997 |
| | | JUN 1999 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | OCT 2002 |
| | | JAN 2004 |
| TERMINAL ILLNESS | | JUL 2004 |
| | No change | MAR 2007 |
| THIRD DEGREE BURNS | No change | MAY 2010 |
| | | JAN 2011 |
| TOTAL AND PERMANENT DISABILITY | We define total and permanent disability in two ways. The definition we apply to you will depend on | NOV 2011 |
| - OF SPECIFIED SEVERITY | what kind of job you do and if you're paid for the work you do. | AUG 2012 |
| | Your Policy Schedule will show if total and permanent disability is included in your policy and which of the following definitions apply to you: | APR 2013 |
| | 1. Total and permanent disability – unable to do your own occupation ever again. | SEP 2014 |
| | Loss of the physical or mental ability through an illness or injury to the extent that the life assured is unable to do the material and substantial duties of their own occupation ever again. The material and | DEC 2015 |
| | substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured's own occupation that cannot reasonably be omitted or modified. | MAR 2016 |
| | Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific | APR 2018 |
| | job with any particular employer and is irrespective of location and availability. The relevant specialists must reasonably expect that the disability will last throughout life with no | NOV 2018 |
| | prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. | JUL 2019 |
| | For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered. | MAR 2023 |
| | 2. Total and permanent disability – unable to do three specified work tasks ever again. | APR 2024 |
| | Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again. | |
| | The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. | |

| 14 APRIL 2013 | | FEB 1996 |
|--|--|--|
| TOTAL AND PERMANENT DISABILITY - OF SPECIFIED SEVERITY Continued | The life assured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication. The specified work tasks are: Walking: The ability to walk more than 200 metres on a level surface. Climbing: The ability to climb up a flight of 12 stairs and down again, using the handrail if needed. Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table. Bending: The ability to bend or kneel to touch the floor and straighten up again. Getting in and out of a car: The ability to get into a standard saloon car, and out again. Writing: The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007 MAY 2010 JAN 2011 AUG 2012 APR 2013 SEP 2014 |
| TRAUMATIC HEAD INJURY | No change | DEC 2015 |
| | | MAR 2016 |
| | | APR 2018 |
| | | NOV 2018 |

JUL 2019

MAR 2023

21 SEPTEMBER 2014

Summary – Enhancements to Blindness, Cancer, Deafness, Heart attack, Multiple sclerosis and Stroke definitions. Ductal carcinoma in situ of the breast changed to Carcinoma in situ of the breast.

| | | JUN 199 | 99 |
|---|--|-----------------|----|
| ALZHEIMER'S DISEASE | No change | OCT 200 | 02 |
| | | JAN 200 | 04 |
| ANGIOPLASTY | No change | JUL 200 | 04 |
| | | MAR 20 | 07 |
| AORTA GRAFT SURGERY | No change | MAY 20 | 10 |
| | | JAN 20 ′ | 11 |
| APLASTIC ANAEMIA | No change | NOV 20 | 11 |
| BACTERIAL MENINGITIS | | AUG 20 | 12 |
| DACTERIAL MENINGITIS | No change | APR 201 | 13 |
| BENIGN BRAIN TUMOUR | No change | SEP 201 | 14 |
| | | DEC 201 | 15 |
| BLINDNESS – PERMANENT AND IRREVERSIBLE | Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart. | MAR 20 | 16 |
| | | APR 201 | 18 |
| | | NOV 20 | 18 |

FEB 1996 JUN 1996

JUL 1997

JUL 2019 MAR 2023 APR 2024

| 21 SEPTEMBER 2014 | | FEB 1996 |
|-------------------------------------|--|-----------------|
| | | JUN 1996 |
| CANCER – EXCLUDING LESS ADVANCED | Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. | JUL 1997 |
| CASES | The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma | JUN 1999 |
| | (lymphoma confined to the skin). For the above definition, the following are not covered: | OCT 2002 |
| | All cancers which are histologically classified as any of the following: | JAN 2004 |
| | – pre-malignant; | JUL 2004 |
| | – non-invasive; | MAR 2007 |
| | – cancer in situ; – having either borderline malignancy; or | |
| | – having low malignant potential. | MAY 2010 |
| | • All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 | JAN 2011 |
| | or having progressed to at least clinicalTNM classificationT2N0M0. Malignant melanoma unless it has been histologically classified as having caused invasion beyond | NOV 2011 |
| | the epidermis (outer layer of the skin). | AUG 2012 |
| | Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. | APR 2013 |
| | | SEP 2014 |
| CARCINOMA IN SITU OF THE BREAST | The undergoing of surgery on the advice of your hospital consultant following the diagnosis of | DEC 2015 |
| - TREATED BY SURGERY | carcinoma in situ of the breast. | MAR 2016 |
| | For the above definition the following is not covered: | APR 2018 |
| | Any other type of treatment. | NOV 2018 |
| | | JUL 2019 |
| CARDIAC ARREST | No change | |
| | | MAR 2023 |
| CARDIOMYOPATHY | No change | APR 2024 |

| 21 SEPTEMBER 2014 | | FEB 1996 |
|--|--|-----------------|
| | | JUN 1996 |
| СОМА | No change | JUL 1997 |
| CORONARY ARTERY | | JUN 1999 |
| BY-PASS GRAFTS | No change | OCT 2002 |
| | | JAN 2004 |
| CREUTZFELDT-JAKOB DISEASE (CJD) | No change | JUL 2004 |
| | | MAR 2007 |
| | Permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels across all frequencies in the better ear using a pure tone audiogram. | MAY 2010 |
| DEAFNESS – PERMANENT AND IRREVERSIBLE | | JAN 2011 |
| | | NOV 2011 |
| DEMENTIA | No change | AUG 2012 |
| | | APR 2013 |
| | No change | SEP 2014 |
| ENCEPHALITIS | | DEC 2015 |
| | | MAR 2016 |
| | | APR 2018 |
| | | NOV 2018 |

JUL 2019

MAR 2023

| 21 SEPTEMBER 2014 | | FEB 1996 |
|---|--|---|
| HEART ATTACK - OF SPECIFIED SEVERITY | Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: New characteristic electrocardiographic changes. The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: Other acute coronary syndromes including but not limited to angina. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 |
| HEART VALVE REPLACEMENT OR REPAIR | No change | MAR 2007 MAY 2010 JAN 2011 |
| HIV INFECTION | No change | NOV 2011 AUG 2012 |
| | No change | APR 2013 |
| LIVER FAILURE | No change | SEP 2014 DEC 2015 |
| LOSS OF HANDS OR FEET | No change | MAR 2016 APR 2018 |
| LOSS OF SPEECH | No change | NOV 2018 JUL 2019 |
| | | MAR 2023 APR 2024 |

MAR 2023 APR 2024

| | | FEB 1996 |
|-------------------------------------|---|----------|
| | | JUN 1996 |
| LOW GRADE PROSTATE CANCER | No change | JUL 1997 |
| | | JUN 1999 |
| MAJOR ORGAN TRANSPLANT | No change | OCT 2002 |
| MOTOR NEURONE DISEASE | Ne shange | JAN 2004 |
| MOTOR NEORONE DISEASE | No change | JUL 2004 |
| MULTIPLE SCLEROSIS | A definite diagnosis of multiple sclerosis by a consultant neurologist. There must have been clinical | MAR 2007 |
| - WHERE THERE HAVE BEEN SYMPTOMS | impairment of motor or sensory function caused by multiple sclerosis. | MAY 2010 |
| STIMPTOMIS | | JAN 2011 |
| MULTIPLE SYSTEM ATROPHY | No change | NOV 2011 |
| | | AUG 2012 |
| OPEN HEART SURGERY | No change | APR 2013 |
| | | SEP 2014 |
| PARALYSIS OF LIMBS | No change | DEC 2015 |
| | | MAR 2016 |
| PARKINSON'S DISEASE | No change | APR 2018 |
| | | NOV 2018 |
| | | JUL 2019 |

| | | FEB 1996 |
|-----------------------------------|---|-----------------|
| PRIMARY PULMONARY | No change | JUN 1996 |
| HYPERTENSION | No change | JUL 1997 |
| PROGRESSIVE SUPRANUCLEAR PALSY | No change | JUN 1999 |
| PROGRESSIVE SUPRAINUCLEAR PALST | | OCT 2002 |
| REMOVAL OF AN EYEBALL | No change | JAN 2004 |
| RESPIRATORY FAILURE | | JUL 2004 |
| RESPIRATORY FAILORE | No change | MAR 2007 |
| STROKE – RESULTING IN SYMPTOMS | Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with paraleting aligical symptoms leating at least 24 hours. | MAY 2010 |
| LASTING AT LEAST 24 HOURS | neurological deficit with persisting clinical symptoms lasting at least 24 hours. For the above definition, the following is not covered: | JAN 2011 |
| | Transient ischaemic attack. | NOV 2011 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | AUG 2012 |
| | | APR 2013 |
| TERMINAL ILLNESS | A definite diagnosis by your hospital consultant of an illness that satisfies both of the following: | SEP 2014 |
| | • The illness either has no known cure or has progressed to the point where it cannot be cured; and | DEC 2015 |
| | In the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months. | MAR 2016 |
| | No terminal illness claim can be made after the death of the life assured or within the 12 months immediately before the policy expiry date. | APR 2018 |
| | If decreasing cover is shown in the policy schedule, the amount payable will be the amount of cover | NOV 2018 |
| | calculated on the date that it is established that the life assured has met our definition of terminal illness. | JUL 2019 |
| THIRD DEGREE BURNS | No change | MAR 2023 |
| | | APR 2024 |
| TOTAL AND PERMANENT DISABILITY | No change | |
| TRAUMATIC HEAD INJURY | No change | |
| | | |

6 DECEMBER 2015

Summary – Changes to Benign brain tumour, Cancer, Coma, Heart attack, Kidney failure, Loss of speech, Low grade prostate cancer, Major organ transplant, Motor neurone disease, Parkinson's disease, Stroke, Traumatic brain injury. Added in Spinal stroke.

| ALZHEIMER'S DISEASE | No change | OCT 2002 |
|--|---|----------|
| ANGIOPLASTY | No change | JAN 2004 |
| ANGIOFLASTI | | JUL 2004 |
| AORTA GRAFT SURGERY | No change | MAR 2007 |
| | | MAY 2010 |
| APLASTIC ANAEMIA | No change | JAN 2011 |
| BACTERIAL MENINGITIS | No change | NOV 2011 |
| | | AUG 2012 |
| BENIGN BRAIN TUMOUR – RESULTING IN EITHER | A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms. | APR 2013 |
| SURGICAL REMOVAL OR PERMANENT SYMPTOMS | For the above definition, the following are not covered: | SEP 2014 |
| PERMANENT STWFTOMS | • Tumours in the pituitary gland. | DEC 2015 |
| | Tumours originating from bone tissue. Angiomas and cholesteatoma. | MAR 2016 |
| | | APR 2018 |
| BLINDNESS | No change | NOV 2018 |
| | | |

FEB 1996 JUN 1996 JUL 1997 JUN 1999

JUL 2019

MAR 2023 APR 2024

| 6 DECEMBER 2015 | | FEB 1996 |
|-------------------------------------|--|----------------------|
| CANCER – EXCLUDING LESS ADVANCED | Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. | JUN 1996 JUL 1997 |
| CASES | The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). | JUN 1999 |
| | For the above definition, the following are not covered: | OCT 2002 |
| | All cancers which are histologically classified as any of the following: | JAN 2004 |
| | – pre-malignant; | |
| | – non-invasive; | JUL 2004 |
| | - cancer in situ; | MAR 2007 |
| | having either borderline malignancy; or having low malignant potential. | MAY 2010 |
| | All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above | JAN 2011 |
| | or having progressed to at least clinical TNM classification T2bN0M0. | NOV 2011 |
| | Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin). | AUG 2012 |
| | Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. | APR 2013 |
| | | SEP 2014 |
| CARCINOMA IN SITU OF THE BREAST | No change | DEC 2015 |
| | | MAR 2010 |
| CARDIAC ARREST | No change | APR 2018 |
| | | NOV 2018 |
| CARDIOMYOPATHY | No change | JUL 2019 |
| | | MAR 2023 |
| | | |

| 6 DECEMBER 2015 | | FEB 1996 |
|---|--|--|
| COMA – WITH ASSOCIATED PERMANENT SYMPTOMS | A state of unconsciousness with no reaction to external stimuli or internal needs which: requires the use of life support systems; and has associated permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: Coma secondary to alcohol or drug abuse. Medically induced coma. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 |
| CORONARY ARTERY BY-PASS GRAFTS | No change | JUL 2004 MAR 2007 MAY 2010 |
| CREUTZFELDT-JAKOB DISEASE (CJD) | No change | JAN 2011 NOV 2011 |
| DEAFNESS | No change | AUG 2012 |
| DEMENTIA | No change | APR 2013 SEP 2014 |
| ENCEPHALITIS | No change | DEC 2015 |
| | | MAR 2016 |
| | | APR 2018 |
| | | NOV 2018 |

JUL 2019 **MAR 2023 APR 2024**

| 6 DECEMBER 2015 | | FEB 1996 |
|--|---|----------------------|
| HEART ATTACK – OF SPECIFIED SEVERITY | Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: | JUN 1996 JUL 1997 |
| | New characteristic electrocardiographic changes. | JUN 1999 |
| | • The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. | OCT 2002 |
| | For the above definition, the following are not covered: | JAN 2004 |
| | Other acute coronary syndromes. Anging without mysegnetic information | JUL 2004 |
| | Angina without myocardial infarction. | MAR 2007 |
| HEART VALVE REPLACEMENT OR | No change | MAY 2010 |
| REPAIR | | JAN 2011 |
| HIV INFECTION | No change | NOV 2011 |
| | | AUG 2012 |
| KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS | Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required. | APR 2013 |
| | | SEP 2014 |
| LIVER FAILURE | No change | DEC 2015 |
| LOSS OF HANDS OR FEET | Nashanga | MAR 2016 |
| | No change | APR 2018 |
| LOSS OF SPEECH | Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease. | NOV 2018 |
| - TOTAL PERMANENT AND IRREVERSIBLE | | JUL 2019 |
| | | MAR 2023 |

| | | FEB 1996 |
|--|---|-----------------|
| | | JUN 1996 |
| LOW GRADE PROSTATE CANCER – REQUIRING TREATMENT | The undergoing of treatment on the advice of your hospital consultant following the diagnosis of a malignant tumour of the prostate positively diagnosed and histologically classified as having a | JUL 1997 |
| | Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification between T1N0M0 and T2aN0M0. | JUN 1999 |
| | For the above definition, the following are not covered: | OCT 2002 |
| | Prostatic intraepithelial neoplasia (PIN) | JAN 2004 |
| | Observation or surveillance Surgical biopsy | JUL 2004 |
| | | MAR 2007 |
| MAJOR ORGAN TRANSPLANT | The undergoing as a recipient of a transplant from another donor, of bone marrow or of a complete | MAY 2010 |
| – FROM ANOTHER DONOR | heart, kidney, lung, pancreas, liver, or a lobe of the liver, or inclusion on an official UK, Channel Island | |
| | or Isle of Man waiting list for such a procedure. For the above definition, the following is not covered: | JAN 2011 |
| | Transplant of any other organs, parts of organs, tissues or cells. | NOV 2011 |
| | | AUG 2012 |
| MOTOR NEURONE DISEASE | A definite diagnosis of one of the following motor neurone diseases by a Consultant Neurologist: | APR 2013 |
| - RESULTING IN PERMANENT SYMPTOMS | Amyotrophic lateral sclerosis (ALS) | SEP 2014 |
| | Primary lateral sclerosis (PLS) Progressive bulbar palsy (PBP) | DEC 2015 |
| | Progressive buildar parsy (FBF) Progressive muscular atrophy (PMA) | MAR 2016 |
| | Spinal muscular atrophy (SMA) | |
| | There must also be permanent clinical impairment of motor function. | APR 2018 |
| | | NOV 2018 |
| MULTIPLE SCLEROSIS | No change | JUL 2019 |
| MULTIPLE SYSTEM ATROPHY | No change | MAR 2023 |
| | | APR 2024 |

MAR 2023 APR 2024

| | | FEB 1996 |
|---|--|-----------------|
| OPEN HEART SURGERY | No change | JUN 1996 |
| OFEN HEATT SONGENT | | JUL 1997 |
| PARALYSIS OF LIMBS | No change | JUN 1999 |
| | | OCT 2002 |
| PARKINSON'S DISEASE – RESULTING IN PERMANENT | A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor and muscle rigidity. | JAN 2004 |
| SYMPTOMS | For the above definition the following are not covered: | JUL 2004 |
| | Other Parkinsonian syndromes/Parkinsonism. | MAR 2007 |
| PRIMARY PULMONARY | No change | MAY 2010 |
| HYPERTENSION | No change | JAN 2011 |
| | | NOV 2011 |
| PROGRESSIVE SUPRANUCLEAR PALSY | No change | AUG 2012 |
| | | APR 2013 |
| REMOVAL OF AN EYEBALL | No change | SEP 2014 |
| RESPIRATORY FAILURE | No change | DEC 2015 |
| | | MAR 2016 |
| SPINAL STROKE – RESULTING IN SYMPTOMS | Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal canal resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. | APR 2018 |
| LASTING AT LEAST 24 HOURS | resulting in neurological denoit with persisting clinical symptoms lasting at least 24 hours. | NOV 2018 |
| | | JUL 2019 |

| | ~~ |
|--|----|
| FEB 199 | |
| JUN 199 STROKE Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in | 96 |
| STROKE Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. JUL 199 | 97 |
| LASTING AT LEAST 24 HOURS For the above definition, the following are not covered: JUN 199 JUN 199 A Transformation to the above definition of the above definit | 99 |
| Transient ischaemic attack. Death of tissue of the optic nerve or retina/eye stroke. | 02 |
| JAN 200 | 04 |
| SYSTEMIC LUPUS ERYTHEMATOSUS No change | 04 |
| MAR 20 | 07 |
| TERMINAL ILLNESS No change MAY 20 | 10 |
| JAN 20' | 11 |
| THIRD DEGREE BURNS No change NOV 20 | 11 |
| TOTAL AND PERMANENT No change AUG 20 | 12 |
| DISABILITY APR 20" | 13 |
| TRAUMATIC BRAIN INJURY Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting | 14 |
| - RESULTING IN PERMANENT clinical symptoms. | 15 |
| SYMPTOMS MAR 20 | 16 |
| APR 207 | 18 |
| NOV 20 | 18 |
| JUL 201 | 19 |
| | |

| , , | | |
|--|-----------|----------|
| 13 MARCH 2016 | | FEB 1996 |
| | | JUN 1996 |
| Summary – Changes to Terminal IIIr | | JUL 1997 |
| ALZHEIMER'S DISEASE | No change | JUN 1999 |
| | | OCT 2002 |
| ANGIOPLASTY | No change | JAN 2004 |
| AORTA GRAFT SURGERY | No change | JUL 2004 |
| | | MAR 2007 |
| APLASTIC ANAEMIA | No change | MAY 2010 |
| | | JAN 2011 |
| BACTERIAL MENINGITIS | No change | NOV 2011 |
| BENIGN BRAIN TUMOUR | No change | AUG 2012 |
| - RESULTING IN EITHER SURGICAL REMOVAL OR | | APR 2013 |
| PERMANENT SYMPTOMS | | SEP 2014 |
| BLINDNESS | | DEC 2015 |
| | No change | MAR 2016 |
| | | APR 2018 |
| | | NOV 2018 |
| | | JUL 2019 |
| | | MAR 2023 |
| | | APR 2024 |

| • | | |
|--|-----------|----------|
| 13 MARCH 2016 | | FEB 1996 |
| CANCER | | JUN 1996 |
| – EXCLUDING LESS ADVANCED | No change | JUL 1997 |
| CASES | | JUN 1999 |
| CARCINOMA IN SITU OF THE BREAST | No change | OCT 2002 |
| | | JAN 2004 |
| CARDIAC ARREST | No change | JUL 2004 |
| CANDIAC ANNEST | No change | MAR 2007 |
| CARDIOMYOPATHY | | MAY 2010 |
| CARDIOWIYOPATHY | No change | JAN 2011 |
| СОМА | No change | NOV 2011 |
| WITH ASSOCIATED PERMANENT SYMPTOMS | | AUG 2012 |
| | | APR 2013 |
| CORONARY ARTERY BY-PASS GRAFTS | No change | SEP 2014 |
| | | DEC 2015 |
| CREUTZFELDT-JAKOB DISEASE (CJD) | No change | MAR 2016 |
| | | APR 2018 |
| DEAFNESS | No change | NOV 2018 |
| | | JUL 2019 |
| DEMENTIA | No change | MAR 2023 |
| | | APR 2024 |

| 13 MARCH 2016 | | FEB 1996 |
|---------------------------------------|-----------|----------|
| | | JUN 1996 |
| ENCEPHALITIS | No change | JUL 1997 |
| HEART ATTACK | No change | JUN 1999 |
| - OF SPECIFIED SEVERITY | | OCT 2002 |
| HEART VALVE REPLACEMENT OR | No change | JAN 2004 |
| REPAIR | | JUL 2004 |
| HIV INFECTION | | MAR 2007 |
| | No change | MAY 2010 |
| | No change | JAN 2011 |
| - REQUIRING PERMANENT DIALYSIS | | NOV 2011 |
| LIVER FAILURE | No change | AUG 2012 |
| | | APR 2013 |
| LOSS OF HANDS OR FEET | No change | SEP 2014 |
| LOSS OF SPEECH | No change | DEC 2015 |
| - TOTAL PERMANENT AND IRREVERSIBLE | | MAR 2016 |
| | | APR 2018 |
| LOW GRADE PROSTATE CANCER | No change | NOV 2018 |
| - REQUIRING TREATMENT | | JUL 2019 |
| MAJOR ORGAN TRANSPLANT | No change | MAR 2023 |
| – FROM ANOTHER DONOR | | APR 2024 |

| | | FEB 1996 |
|---|-----------|-----------------|
| | | JUN 1996 |
| MOTOR NEURONE DISEASE – RESULTING IN PERMANENT | No change | JUL 1997 |
| SYMPTOMS | | JUN 1999 |
| MULTIPLE SCLEROSIS | No change | OCT 2002 |
| | | JAN 2004 |
| MULTIPLE SYSTEM ATROPHY | No change | JUL 2004 |
| | | MAR 2007 |
| OPEN HEART SURGERY | No change | MAY 2010 |
| PARALYSIS OF LIMBS | No change | JAN 2011 |
| | | NOV 2011 |
| PARKINSON'S DISEASE – RESULTING IN PERMANENT | No change | AUG 2012 |
| SYMPTOMS | | APR 2013 |
| PRIMARY PULMONARY | | SEP 2014 |
| HYPERTENSION | No change | DEC 2015 |
| PROGRESSIVE SUPRANUCLEAR | | MAR 2016 |
| PALSY | No change | APR 2018 |
| | | NOV 2018 |
| REMOVAL OF AN EYEBALL | No change | JUL 2019 |
| RESPIRATORY FAILURE | No change | MAR 2023 |
| | | APR 2024 |

| | | FEB 1996 | ; |
|--|---|----------------------|----|
| | | JUN 1996 | 5 |
| SPINAL STROKE – RESULTING IN SYMPTOMS | No change | JUL 1997 | 1 |
| LASTING AT LEAST 24 HOURS | | JUN 1999 | |
| | | OCT 2002 | 2 |
| STROKE – RESULTING IN SYMPTOMS | No change | JAN 2004 | 4 |
| LASTING AT LEAST 24 HOURS | | JUL 2004 | ł. |
| | | MAR 200 | 7 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | MAY 2010 |) |
| | | JAN 2011 | |
| TERMINAL ILLNESS | | NOV 201 ² | |
| | A definite diagnosis by your hospital consultant of an illness that satisfies both of the following: The illness either has no known cure or has progressed to the point where it cannot be cured; and | AUG 2012 | |
| | • In the opinion of your hospital consultant and our medical officer, the illness is expected to lead to | APR 2013 | |
| | death within 12 months. No terminal illness claim can be made after the death of the life assured. | SEP 2014 | |
| | If decreasing cover is shown in your Policy Schedule, the amount payable will be the amount of | DEC 2015 | |
| | cover calculated on the date that it is established that the life assured has met our definition of terminal illness. | MAR 201 | |
| | | APR 2018 | |
| THIRD DEGREE BURNS | No change | NOV 2018 | |
| | | JUL 2019 | |
| TOTAL AND PERMANENT | No change | | |
| DISABILITY | | MAR 2023 | |
| | | APR 2024 | ł |
| TRAUMATIC BRAIN INJURY – RESULTING IN PERMANENT | No change | | |
| SYMPTOMS | | | |
| | | | |

| | | FEB 1996 |
|---|---|------------------|
| Summary – Enhancements and ame | ndments made to a number of illnesses. Alzheimer's disease is now covered as part of | JUN 1996 |
| | ase' condition. Removal of an eyeball definition is now only available under Critical Illness | JUL 1997 |
| o 1 1 | y is now only available under Critical Illness Extra and is now covered as part of the 'Parkinson's | JUN 1999 |
| plus symdrome' condition. | | OCT 2002 |
| | | JAN 2004 |
| ALZHEIMER'S DISEASE | Incorporated in to 'Dementia including Alzheimer's disease' definition. See below for full definition. | JUL 2004 |
| ANGIOPLASTY | | MAR 200 |
| | No change | MAY 2010 |
| AORTA GRAFT SURGERY | No change | JAN 201 1 |
| | | NOV 201 |
| APLASTIC ANAEMIA | A definite diagnosis of very severe aplastic anaemia by a consultant haematologist and evidenced | AUG 201 |
| – CATEGORISED AS VERY SEVERE | by bone marrow histology. There must be permanent bone marrow failure with: anaemia, thrombocytopenia and an absolute neutrophil count of less than 0.2 x 10 ⁹ /L. | APR 201 |
| | | SEP 2014 |
| BACTERIAL MENINGITIS | No change | DEC 201 |
| | | MAR 201 |
| BENIGN BRAIN TUMOUR | A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the | APR 201 |
| - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT | skull, resulting in either: • surgical removal; | NOV 201 |
| SYMPTOMS | radiotherapy; | JUL 201 |
| | chemotherapy; or | MAR 202 |
| | permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: | APR 202 |
| | tumours in the pituitary gland; | |
| | tumours originating from bone tissue; or | |
| | angioma and cholesteatoma. | |

| | | FEB 1996 |
|-------------------------------------|--|----------|
| BLINDNESS | Permanent and irreversible loss of sight to the extent that even when tested with the use of visual | JUN 1996 |
| – PERMANENT AND IRREVERSIBLE | aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart or visual field is | JUL 1997 |
| | reduced to 20 degrees or less of an arc, as measured by an ophthalmologist. | JUN 1999 |
| CANCER – EXCLUDING LESS ADVANCED | Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. | OCT 2002 |
| CASES | The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, merkel cell cancer | JAN 2004 |
| | and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). | JUL 2004 |
| | For the above definition, the following are not covered: All cancers which are histologically classified as any of the following: | MAR 2007 |
| | – pre-malignant; | MAY 2010 |
| | – non-invasive; | |
| | – cancer in situ; – having either borderline malignancy; or | JAN 2011 |
| | – having low malignant potential. | NOV 2011 |
| | • All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or | AUG 2012 |
| | having progressed to at least clinical TNM classification T2bN0M0. Malignant melanoma unless it has been histologically classified as having caused invasion beyond | APR 2013 |
| | the epidermis (outer layer of skin). | SEP 2014 |
| | Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. | DEC 2015 |
| | Ne shanza | MAR 2016 |
| CARCINOMA IN SITU OF THE BREAST | No change | APR 2018 |
| CARDIAC ARREST | Sudden loss of heart function with interruption of blood circulation around the body resulting in | NOV 2018 |
| – WITH INSERTION OF | unconsciousness, requiring resuscitation and resulting in either of the following devices being | JUL 2019 |
| A DEFRIBRILLATOR | surgically implanted: implantable cardioverter-defibrillator (ICD); or | MAR 2023 |
| | cardiac resynchronisation therapy with defibrillator (CRT-D). | APR 2024 |
| | For the above definition, the following are not covered: | AFN 2024 |
| | insertion of a pacemaker; | |
| | insertion of a defibrillator without cardiac arrest; or cardiac arrest secondary to drug intake. | |
| | | |

| | | FEB 1996 |
|--|--|-----------------|
| | | JUN 1996 |
| CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR | A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in at least one of the following: | JUL 1997 |
| RESULTING IN SPECIFIED | permanent and irreversible ejection fraction of 39% or less; | JUN 1999 |
| TREATMENT | permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*; or | OCT 2002 |
| | implantable cardioverter-defibrillator (ICD). | |
| | For the above definition, the following are not covered: | JAN 2004 |
| | cardiomyopathy secondary to alcohol or drug intake; | JUL 2004 |
| | all other forms of heart disease, heart enlargement and myocarditis. | MAR 2007 |
| | *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. | MAY 2010 |
| | | JAN 2011 |
| СОМА | A state of unconsciousness with no reaction to external stimuli or internal needs which: | |
| - WITH ASSOCIATED PERMANENT | requires the use of life support systems; and | NOV 2011 |
| SYMPTOMS | has associated permanent neurological deficit with persisting clinical symptoms. | AUG 2012 |
| | For the above definition, the following are not covered: medically induced coma; | APR 2013 |
| | coma secondary to alcohol or drug intake. | SEP 2014 |
| | , | |
| CORONARY ARTERY BYPASS GRAFTS | The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the | DEC 2015 |
| – WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACTOMY | advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries | MAR 2016 |
| BREASTBOINE ON THURACTOWIT | with bypass grafts. For the above definition, the following is not covered: | APR 2018 |
| | any other surgical procedure or treatment. | NOV 2018 |
| | | JUL 2019 |
| CREUTZFELDT-JAKOB DISEASE | No change | |
| | | MAR 2023 |
| DEAFNESS | No change | APR 2024 |
| | | |

| | | FEB 1996 |
|--|---|-----------------|
| | | JUN 1996 |
| DEMENTIA INCLUDING ALZHERIMER'S DISEASE | A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following: | JUL 1997 |
| - RESULTING IN PERMANENT | • remember; | JUN 1999 |
| SYMPTOMS | • reason; and | OCT 2002 |
| | to perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: | |
| | dementia secondary to alcohol or drug intake. | JAN 2004 |
| | | JUL 2004 |
| ENCEPHALITIS | No change | MAR 2007 |
| | | MAY 2010 |
| HEART ATTACK | No change | JAN 2011 |
| HEART VALVE REPLACEMENT | No change | NOV 2011 |
| OR REPAIR | | AUG 2012 |
| | Infection by Human Immunodeficiency Virus resulting from: | APR 2013 |
| HIV INFECTION | a blood transfusion given as part of medical treatment; | SEP 2014 |
| | a physical assault; or | DEC 2015 |
| | an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following: | MAR 2016 |
| | The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. | APR 2018 |
| | • Where HIV infection is caught through a physical assault or as a result of an incident occurring | NOV 2018 |
| | during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. | JUL 2019 |
| | • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. | MAR 2023 |
| | The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, | APR 2024 |
| | Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, | AFN 2024 |
| | Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, | |
| | Switzerland, the United Kingdom and the United States of America. | |
| | For the above definition, the following is not covered: HIV infection resulting from any other means, including sexual activity or drug intake. | |
| | | |

| | | FEB 1996 |
|--|--|----------------------|
| | A definite diagnosis of Kennedy's disease by a consultant neurologist. There must be permanent | JUN 1996 |
| KENNEDY'S DISEASE – RESULTING IN PERMANENT | clinical impairment of motor function caused by Kennedy's disease. | JUL 1997 |
| SYMPTOMS | | JUN 1999 |
| KIDNEY FAILURE | No change | OCT 2002 |
| LIVER FAILURE | Liver failure due to cirrhosis and resulting in all of the following: | JAN 2004 |
| – OF ADVANCED STAGE | permanent jaundice; ascites; and | JUL 2004 |
| | encephalopathy. | MAR 2007 |
| | For the above definition, the following is not covered:liver disease secondary to alcohol or drug intake. | MAY 2010 |
| | | JAN 2011 |
| LOSS OF HANDS OF FEET | No change | NOV 2011 |
| LOSS OF SPEECH | No change | AUG 2012 |
| LOW GRADE PROSTATE CANCER | No change | APR 2013 |
| MAJOR ORGAN TRANSPLANT | No change | SEP 2014 DEC 2015 |
| MOTOR NEURONE DISEASE | No change | MAR 2016 |
| MULTIPLE SCLEROSIS | No change | APR 2018 |
| MULTIPLE SYSTEM ATROPHY | Definition removed | NOV 2018 |
| | | JUL 2019 |
| OPEN HEART SURGERY – WITH SURGERY TO DIVIDE THE | The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to correct any structural abnormality of the heart. | MAR 2023 |
| BREASTBONE OR THORACOTOMY | For the above definition, the following are not covered: | APR 2024 |
| | any other surgical procedure or treatment. | |
| PARALYSIS OF A LIMB | No change | |

| | | FEB 1996 |
|---|--|--|
| PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity. For the above definition, the following are not covered: • other Parkinsonian syndromes; • Parkinsonism. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 |
| PRIMARY PULMONARY HYPERTENSION | No change | JAN 2004 JUL 2004 |
| PROGRESSIVE SUPRANUCLEAR PALSY | Definition now part of Critical IIIness Extra offering. | MAR 2007 MAY 2010 |
| REMOVAL OF AN EYEBALL | Definition now part of Critical IIIness Extra offering. | JAN 2011 NOV 2011 |
| RESPIRATORY FAILURE | No change | AUG 2012 |
| SPINAL STROKE | No change | APR 2013 SEP 2014 |
| STROKE | No change | DEC 2015 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | MAR 2016 APR 2018 |
| THIRD DEGREE BURNS | No change | NOV 2018 JUL 2019 |
| TOTAL AND PERMANENT DISABILITY | No change | MAR 2023 |
| TRAUMATIC BRAIN INJURY | No change | APR 2024 |

| NOVEMBER 2018 | | FEB 1996 |
|--|--|----------|
| | | JUN 1996 |
| Summary – Amendments made to a r | number of illnesses including Dementia and Heart Attack. | JUL 1997 |
| ALZHEIMER'S DISEASE | No change | JUN 1999 |
| | | OCT 2002 |
| ANGIOPLASTY | No change | JAN 2004 |
| | | JUL 2004 |
| AORTA GRAFT SURGERY | No change | MAR 2007 |
| | | MAY 2010 |
| APLASTIC ANAEMIA | No change | JAN 2011 |
| - CATEGORISED AS VERY SEVERE | | NOV 2011 |
| BACTERIAL MENINGITIS | No change | AUG 2012 |
| | | APR 2013 |
| BENIGN BRAIN TUMOUR | No change | SEP 2014 |
| - RESULTING IN EITHER SPECIFIED TREATEMENT OR PERMANENT | | DEC 2015 |
| SYMPTOMS | | MAR 2016 |
| BLINDNESS | No change | APR 2018 |
| – PERMANENT AND IRREVERSIBLE | | NOV 2018 |
| | | JUL 2019 |
| | | MAR 2023 |

| NOVEMBER 2018 | | FEB 1996 |
|--|-----------|----------|
| CANCER | No change | JUN 1996 |
| – EXCLUDING LESS ADVANCED CASES | No change | JUL 1997 |
| | | JUN 1999 |
| CARCINOMA IN SITU OF THE BREAST | No change | OCT 2002 |
| | | JAN 2004 |
| CARDIAC ARREST | No change | JUL 2004 |
| – WITH INSERTION OF A DEFRIBRILLATOR | | MAR 2007 |
| | | MAY 2010 |
| CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR | No change | JAN 2011 |
| RESULTING IN SPECIFIED TREATMENT | | NOV 2011 |
| | | AUG 2012 |
| COMA – WITH ASSOCIATED PERMANENT | No change | APR 2013 |
| SYMPTOMS | | SEP 2014 |
| CORONARY ARTERY BYPASS GRAFTS | No change | DEC 2015 |
| - WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACTOMY | | MAR 2016 |
| | | APR 2018 |
| CREUTZFELDT-JAKOB DISEASE | No change | NOV 2018 |
| | | JUL 2019 |
| DEAFNESS | No change | MAR 2023 |
| | | APR 2024 |

| NOVEMBER 2018 | | FEB 1996 |
|--|--|--|
| DEMENTIA INCLUDING ALZHERIMER'S DISEASE – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following: remember; reason; and to perceive, understand, express and give effect to ideas. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 |
| ENCEPHALITIS | No change | JAN 2004 JUL 2004 |
| HEART ATTACK | Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests; the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: other acute coronary syndromes; angina without myocardial infarction. | MAR 2007 MAY 2010 JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 |
| HEART VALVE REPLACEMENT OR REPAIR | No change | DEC 2015 MAR 2016 |
| HIV INFECTION | No change | APR 2018 NOV 2018 |
| KENNEDY'S DISEASE – RESULTING IN PERMANENT SYMPTOMS | No change | JUL 2019 MAR 2023 APR 2024 |

| NOVEMBER 2018 | | FEB 1996 |
|--|------------|-----------------|
| | Neishering | JUN 1996 |
| KIDNEY FAILURE | No change | JUL 1997 |
| LIVER FAILURE | Neishaning | JUN 1999 |
| – OF ADVANCED STAGE | No change | OCT 2002 |
| LOSS OF HANDS OF FEET | Neishaning | JAN 2004 |
| LUSS OF HANDS OF FEET | No change | JUL 2004 |
| LOSS OF SPEECH | No change | MAR 2007 |
| | | MAY 2010 |
| LOW GRADE PROSTATE CANCER | No change | JAN 2011 |
| | | NOV 2011 |
| MAJOR ORGAN TRANSPLANT | No change | AUG 2012 |
| | | APR 2013 |
| MOTOR NEURONE DISEASE | No change | SEP 2014 |
| | | DEC 2015 |
| MULTIPLE SCLEROSIS | No change | MAR 2016 |
| | | APR 2018 |
| MULTIPLE SYSTEM ATROPHY | No change | NOV 2018 |
| | | JUL 2019 |
| OPEN HEART SURGERY | No change | MAR 2023 |
| - WITH SURGERY TO DIVIDE THE BREASTONE OR THORACOTOMY | | APR 2024 |
| | | |

| NOVEMBER 2018 | | FEB 1996 |
|--------------------------------|-----------|----------|
| | | JUN 1996 |
| PARALYSIS OF A LIMB | No change | JUL 1997 |
| PRIMARY PULMONARY | No change | JUN 1999 |
| HYPERTENSION | | OCT 2002 |
| PROGRESSIVE SUPRANUCLEAR PALSY | No change | JAN 2004 |
| | | JUL 2004 |
| REMOVAL OF AN EYEBALL | No change | MAR 2007 |
| | | MAY 2010 |
| RESPIRATORY FAILURE | No change | JAN 2011 |
| | | NOV 2011 |
| SPINAL STROKE | No change | AUG 2012 |
| | | APR 2013 |
| STOKE | No change | SEP 2014 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | | DEC 2015 |
| STSTEINIC LUPUS ENT THEMATUSUS | No change | MAR 2016 |
| THIRD AND PERMANENT DISABILITY | No change | APR 2018 |
| | | NOV 2018 |
| TRAUMATIC BRAIN INJURY | No change | JUL 2019 |
| | | MAR 2023 |
| | | APR 2024 |

| JULY 2019 | JULY 2019 | | FEB 1996 |
|--|--|--|-----------------|
| | | | JUN 1996 |
| Summary – Broadened the offering, b | by adding new conditions and improving existing conditions. | | JUL 1997 |
| AORTA GRAFT SURGERY | No change | | JUN 1999 |
| - REQUIRING SURGICAL | | | OCT 2002 |
| REPLACEMENT | | | JAN 2004 |
| APLASTIC ANAEMIA | No change | | JUL 2004 |
| - CATEGORISED AS VERY SEVERE | | | MAR 2007 |
| BACTERIAL MENINGITIS | A definite diagnosis of bacterial meningitis by a hospital consultant resulting in permanent | | MAY 2010 |
| - RESULTING IN PERMANENT SYMPTOMS | neurological deficit with persisting clinical symptoms. | | JAN 2011 |
| | | | NOV 2011 |
| BENIGN BRAIN TUMOUR - RESULTING IN EITHER SPECIFIED | No change | | AUG 2012 |
| TREATMENT OR PERMANENT SYMPTOMS | | | APR 2013 |
| | | | SEP 2014 |
| BLINDNESS | No change | | DEC 2015 |
| - PERMANENT AND IRREVERSIBLE | | | MAR 2016 |
| BRAIN INJURY DUE TO TRAUMA, | Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in | | APR 2018 |
| ANOXIA OR HYPOXIA – RESULTING IN PERMANENT | permanent neurological deficit with persisting clinical symptoms. | | NOV 2018 |
| SYMPTOMS | | | JUL 2019 |
| | | | MAR 2023 |

| JULY 2019 | | FEB 1996 |
|--|---|-----------------|
| CANCER | | JUN 1996 |
| - EXCLUDING LESS ADVANCED CASES | No change | JUL 1997 |
| | | JUN 1999 |
| CARCINOMA IN SITU OF THE BREAST | No change | OCT 2002 |
| | | JAN 2004 |
| CARDIAC ARREST | Sudden loss of heart function with interruption of blood circulation around the body resulting in | JUL 2004 |
| – WITH INSERTION OF A DEFRIBRILLATOR | unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted: | MAR 2007 |
| | implantable cardioverter-defibrillator (ICD); or | MAY 2010 |
| | cardiac resynchronisation therapy with defibrillator (CRT-D). | JAN 2011 |
| | For the above definition, the following are not covered:insertion of a pacemaker; | NOV 2011 |
| | insertion of a defibrillator without cardiac arrest. | AUG 2012 |
| CARDIOMYOPATHY | No change | APR 2013 |
| - OF SPECIFIED SEVERITY OR | No change | SEP 2014 |
| RESULTING IN SPECIFIED TREATMENT | | |
| | | DEC 2015 |
| | A state of unconsciousness with no reaction to external stimuli or internal needs which requires the | MAR 2016 |
| - OF SPECIFIED SEVERITY | use of life support systems for a period of 96 hours. For the above definition, the following are not covered: | APR 2018 |
| | medically induced coma; or | NOV 2018 |
| | coma secondary to alcohol or drug intake. | JUL 2019 |
| CREUTZFELDT-JAKOB DISEASE | A definite diagnosis of Creutzfeldt-Jakob disease by a consultant neurologist. | MAR 2023 |
| | | APR 2024 |
| DEAFNESS – PERMANENT AND IRREVERSIBLE | No change | |

| JULY 2019 | | FEB 1996 |
|--|--|----------------------|
| DEMENTIA INCLUDING ALZHERIMER'S | No change | JUN 1996 |
| DISEASE – RESULTING IN PERMANENT | | JUL 1997 |
| SYMPTOMS | | JUN 1999 |
| ENCEPHALITIS | No change | OCT 2002 |
| - RESULTING IN PERMANENT SYMPTOMS | | JAN 2004 |
| SYMPTOMS | | JUL 2004 |
| HEART ATTACK | No change | MAR 2007 |
| – OF SPECIFIED SEVERITY | | MAY 2010 |
| HEART VALVE REPLACEMENT | No change | JAN 2011 |
| OR REPAIR – WITH SURGERY | | NOV 2011 |
| | | AUG 2012 |
| KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS | No change | APR 2013 |
| | | SEP 2014 |
| LIVER FAILURE – OF ADVANCED STAGE | Liver failure due to cirrhosis and resulting in all of the following: permanent jaundice; | DEC 2015 |
| | ascites; and | MAR 2016 |
| | encephalopathy. | APR 2018 |
| LOSS OF USE OF HAND OF FOOT | Permanent loss of the use of a hand or foot due to physical severance above the wrist or ankle joint | NOV 2018 JUL 2019 |
| | or total and irreversible loss of muscle function. | MAR 2023 |
| LOSS OF SPEECH | No change | APR 2023 |
| - TOTAL PERMANENT AND IRREVERSIBLE | | Arn 2024 |
| | | |
| | | |

| JULY 2019 | | |
|--------------------------------------|--|---|
| LOW GRADE PROSTATE CANCER | | |
| LOW GRADE PROSTATE CANCER | No change | |
| MAJOR ORGAN TRANSPLANT | The undergoing as a recipient of a transplant from either a human donor, animal, insertion of an | |
| | artificial device, or inclusion on an official UK, Channel Islands or Isle of Man waiting list for any of the following: | |
| | transplant of a bone marrow; | |
| | transplant of a complete heart, kidney, lung, pancreas, liver; or transplant of a lobe of liver or lung; or | |
| | haematopoietic stem cells preceded by total bone marrow ablation. | 1 |
| | For the above definition, the following are not covered: | |
| | transplant of any other organs, parts of organs, tissues or cells. | |
| MOTOR NEURONE DISEASE | A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist: | |
| - RESULTING IN PERMANENT | amyotrophic lateral sclerosis (ALS); | |
| SYMPTOMS | primary lateral sclerosis (PLS); | |
| | progressive bulbar palsy (PBP); progressive muscular atrophy (PMA); or | |
| | Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA); or | |
| | • spinal muscular atrophy (SMA). | |
| | There must be permanent clinical impairment of motor function. | |
| MULTIPLE SCLEROSIS | No change | |
| - WHERE THERE HAVE BEEN SYMPTOMS | | |
| | | |
| PARKINSON'S DISEASE | No change | |
| - RESULTING IN PERMANENT SYMPTOMS | | |
| | | |

| JULY 2019 | | FEB 1996 |
|---|---|----------|
| | | JUN 1996 |
| PULMONARY HYPERTENSION – OF SPECIFIED SEVERITY | A definite diagnosis of pulmonary hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York | JUL 1997 |
| | Heart Association classifications of functional capacity*. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than | JUN 1999 |
| | ordinary activity causes fatigue, palpitation, breathlessness or chest pain. | OCT 2002 |
| RESPIRATORY FAILURE | No change | JAN 2004 |
| - OF ADVANCED STAGE | | JUL 2004 |
| SPECIFIED HEART SURGERY | Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a | MAR 2007 |
| | consultant cardiologist to either: | MAY 2010 |
| | correct narrowing or blockage of one or more coronary arteries with by-pass grafts; or correct any structural abnormality of the heart. | JAN 2011 |
| | | NOV 2011 |
| SPINAL STROKE | No change | AUG 2012 |
| RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS | | APR 2013 |
| | | SEP 2014 |
| STROKE – RESULTING IN SYMPTOMS LASTING | No change | DEC 2015 |
| AT LEAST 24 HOURS | | MAR 2016 |
| SYSTEMIC LUPUS ERYTHEMATOSUS | No change | APR 2018 |
| - WITH SEVERE COMPLICATIONS | No change | NOV 2018 |
| THIRD DEGREE BURNS | · · · · | JUL 2019 |
| - COVERING 20% OF THE SURFACE | No change | MAR 2023 |
| AREA OF THE BODY OR 20% OF THE FACE OR HEAD | | APR 2024 |
| | | |
| TOTAL AND PERMANENT DISABILITY | No change | |
| | | |

| 26 MARCH 2023 | | FEB 1996 |
|--|--|----------|
| | | JUN 1996 |
| Summary – New definitions for cance | er, dementia, heart attack, and low grade prostate cancer. | JUL 1997 |
| AORTA GRAFT SURGERY | No change | JUN 1999 |
| - REQUIRING SURGICAL REPLACEMENT | | OCT 2002 |
| REFLACEMENT | | JAN 2004 |
| APLASTIC ANAEMIA | No change | JUL 2004 |
| - CATEGORISED AS VERY SEVERE | | MAR 2007 |
| BACTERIAL MENINGITIS | No change | MAY 2010 |
| - RESULTING IN PERMANENT SYMPTOMS | | JAN 2011 |
| | | NOV 2011 |
| BENIGN BRAIN TUMOUR - RESULTING IN EITHER SPECIFIED | No change | AUG 2012 |
| TREATMENT OR PERMANENT SYMPTOMS | | APR 2013 |
| | | SEP 2014 |
| BLINDNESS | No change | DEC 2015 |
| – PERMANENT AND IRREVERSIBLE | | MAR 2016 |
| BRAIN INJURY DUE TO TRAUMA, | No change | APR 2018 |
| ANOXIA OR HYPOXIA - RESULTING IN PERMANENT | | NOV 2018 |
| SYMPTOMS | | JUL 2019 |
| | | MAR 2023 |
| | | APR 2024 |

| 26 MARCH 2023 | | FEB 199 |
|---------------------------------|--|---------------------|
| CANCER | Any malignant tumour positively diagnosed with histological confirmation and characterised by the | JUN 199 |
| - EXCLUDING LESS ADVANCED CASES | uncontrolled growth of malignant cells and invasion of tissue. | JUL 199 |
| | The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma | JUN 199 |
| | except those that arise from and are confined to the skin (including cutaneous lymphomas and | OCT 200 |
| | sarcomas). | JAN 200 |
| | For the above definition, the following are not covered: All cancers which are histologically classified as any of the following: | |
| | – pre-malignant; | JUL 200 |
| | – cancer in situ; | MAR 200 |
| | – having either borderline malignancy; or | MAY 207 |
| | having low malignant potential. All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above | JAN 20 [°] |
| | or having progressed to at leastTNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate). | NOV 20 |
| | All urothelial tumours unless histologically classified as having progressed to at leastTNM classificationT1N0M0. | AUG 20 |
| | • Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin). | APR 20 [°] |
| | All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin (including cutaneous lymphomas | SEP 201 |
| | and sarcomas). | DEC 20 [°] |
| | All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0. | MAR 20 |
| | Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above. | APR 20 [°] |
| | Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless | NOV 20 |
| | classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above. | JUL 201 |
| | | MAR 202 |
| ARCINOMA IN SITU OF THE BREAST | No change | APR 202 |
| | | |

| 26 MARCH 2023 | | FEB 1996 |
|--|--|-----------------|
| CARDIAC ARREST | No change | JUN 1996 |
| – WITH INSERTION OF | No change | JUL 1997 |
| A DEFRIBRILLATOR | | JUN 1999 |
| CARDIOMYOPATHY | No change | OCT 2002 |
| - OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED | | JAN 2004 |
| TREATMENT | | JUL 2004 |
| СОМА | No change | MAR 2007 |
| – OF SPECIFIED SEVERITY | | MAY 2010 |
| CREUTZFELDT-JAKOB DISEASE | No change | JAN 2011 |
| DEAFNESS | No change | NOV 2011 |
| - PERMANENT AND IRREVERSIBLE | No change | AUG 2012 |
| DEMENTIA INCLUDING ALZHERIMER'S | A definite diagnosis of Dementia, including Alzheimer's disease by a consultant geriatrician, | APR 2013 |
| DISEASE | neurologist, neuropsychologist or psychiatrist supported by evidence including neuropsychometric | SEP 2014 |
| - OF SPECIFIED SEVERITY | testing. There must be permanent cognitive dysfunction with progressive deterioration in the ability to do all of the following: | DEC 2015 |
| | remember; research and | MAR 2016 |
| | reason; and to perceive, understand, express and give effect to ideas. | APR 2018 |
| | For the above definition, the following are not covered: | NOV 2018 |
| | - mild cognitive impairment (MCI) | JUL 2019 |
| ENCEPHALITIS | No change | MAR 2023 |
| - RESULTING IN PERMANENT SYMPTOMS | | APR 2024 |

| 26 MARCH 2023 | | FEB 1996 |
|---|---|--|
| HEART ATTACK – OF SPECIFIED SEVERITY | A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by all of the following: new characteristic electrocardiographic changes or new diagnostic imaging tests; and the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: Myocardial Injury without infarction. angina without myocardial infarction. | JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 |
| HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY | No change | MAR 2007 MAY 2010 JAN 2011 |
| KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS | No change | NOV 2011 AUG 2012 |
| LIVER FAILURE – OF ADVANCED STAGE | No change | APR 2013 SEP 2014 |
| LOSS OF USE OF HAND OF FOOT | No change | DEC 2015 MAR 2016 |
| LOSS OF SPEECH – TOTAL PERMANENT AND IRREVERSIBLE | No change | APR 2018 NOV 2018 JUL 2019 |
| LOW GRADE PROSTATE CANCER – REQUIRING TREATMENT | The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0. For the above definition, the following are not covered: prostatic intraepithelial neoplasia (PIN); observation or surveillance; or surgical biopsy. | MAR 2023 APR 2024 |

| | | _ | |
|--|-----------|---|-----------------|
| 26 MARCH 2023 | | | FEB 1996 |
| MAJOR ORGAN TRANSPLANT | No change | | JUN 1996 |
| | No change | | JUL 1997 |
| MOTOR NEURONE DISEASE | No change | | JUN 1999 |
| - RESULTING IN PERMANENT SYMPTOMS | | | OCT 2002 |
| | | | JAN 2004 |
| MULTIPLE SCLEROSIS – WHERE THERE HAVE BEEN | No change | | JUL 2004 |
| SYMPTOMS | | | MAR 2007 |
| | | | MAY 2010 |
| PARKINSON'S DISEASE – RESULTING IN PERMANENT | No change | | JAN 2011 |
| SYMPTOMS | | | NOV 2011 |
| PULMONARY HYPERTENSION | No change | | AUG 2012 |
| – OF SPECIFIED SEVERITY | | | APR 2013 |
| RESPIRATORY FAILURE | No change | | SEP 2014 |
| – OF ADVANCED STAGE | | | DEC 2015 |
| SPECIFIED HEART SURGERY | No change | | MAR 2016 |
| | | | APR 2018 |
| SPINAL STROKE | No change | | NOV 2018 |
| - RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS | | | JUL 2019 |
| | | | MAR 2023 |
| STROKE – RESULTING IN SYMPTOMS LASTING | No change | | APR 2024 |
| AT LEAST 24 HOURS | | | |
| | | | |

| 6 MARCH 2023 | | FEB |
|--|-----------|-----|
| YSTEMIC LUPUS ERYTHEMATOSUS | | JUN |
| WITH SEVERE COMPLICATIONS | No change | JUL |
| | | JUN |
| IIRD DEGREE BURNS COVERING 20% OF THE SURFACE | No change | ОСТ |
| REA OF THE BODY OR 20% OF THE CE OR HEAD | | JAN |
| | | JUL |
| TAL AND PERMANENT DISABILITY | No change | MA |
| | | MAY |
| | | JAN |
| | | NO |
| | | AUC |
| | | APF |
| | | SEP |
| | | DEC |
| | | MAR |
| | | APF |
| | | NO |
| | | JUL |
| | | MA |
| | | APR |

| 28 APRIL 2024 | | FEB 1996 |
|--|--|----------|
| | Summary – No change to Critical Illness Cover, only to Critical Illness Extra. | |
| Summary – No change to Critical line | ess Cover, only to Critical illness Extra. | JUL 1997 |
| AORTA GRAFT SURGERY | No change | JUN 1999 |
| - REQUIRING SURGICAL REPLACEMENT | | OCT 2002 |
| | | JAN 2004 |
| APLASTIC ANAEMIA – CATEGORISED AS VERY SEVERE | No change | JUL 2004 |
| | | MAR 2007 |
| BACTERIAL MENINGITIS – RESULTING IN PERMANENT | No change | MAY 2010 |
| SYMPTOMS | | JAN 2011 |
| BENIGN BRAIN TUMOUR | | NOV 2011 |
| - RESULTING IN EITHER SPECIFIED | No change | AUG 2012 |
| TREATMENT OR PERMANENT SYMPTOMS | | APR 2013 |
| | | SEP 2014 |
| BLINDNESS – PERMANENT AND IRREVERSIBLE | No change | DEC 2015 |
| | | MAR 2016 |
| BRAIN INJURY DUE TO TRAUMA, ANOXIA OR HYPOXIA | No change | APR 2018 |
| - RESULTING IN PERMANENT SYMPTOMS | | NOV 2018 |
| | | JUL 2019 |
| CANCER – EXCLUDING LESS ADVANCED CASES | No change | MAR 2023 |
| | | APR 2024 |
| CARCINOMA IN SITU OF THE BREAST | No change | |
| | | |

| 28 APRIL 2024 | | FEB 1996 |
|--|-----------|----------|
| CARDIAC ARREST | No change | JUN 1996 |
| - WITH INSERTION OF A DEFRIBRILLATOR | | JUL 1997 |
| A DEFRIBRILLAI ON | | JUN 1999 |
| CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR | No change | OCT 2002 |
| RESULTING IN SPECIFIED | | JAN 2004 |
| TREATMENT | | JUL 2004 |
| | No change | MAR 2007 |
| – OF SPECIFIED SEVERITY | | MAY 2010 |
| CREUTZFELDT-JAKOB DISEASE | No change | JAN 2011 |
| DEAFNESS | No change | NOV 2011 |
| - PERMANENT AND IRREVERSIBLE | | AUG 2012 |
| DEMENTIA INCLUDING ALZHERIMER'S | No change | APR 2013 |
| DISEASE – OF SPECIFIED SEVERITY | | SEP 2014 |
| | | DEC 2015 |
| ENCEPHALITIS – RESULTING IN PERMANENT | No change | MAR 2016 |
| SYMPTOMS | | APR 2018 |
| | | NOV 2018 |
| HEART ATTACK – OF SPECIFIED SEVERITY | No change | JUL 2019 |
| | | MAR 2023 |
| HEART VALVE REPLACEMENT OR REPAIR | No change | APR 2024 |
| – WITH SURGERY | | |
| | No change | |
| - REQUIRING PERMANENT DIALYSIS | | |

| 28 APRIL 2024 | | FEB 1996 |
|---|-----------|----------|
| LIVER FAILURE | No change | JUN 1996 |
| - OF ADVANCED STAGE | No change | JUL 1997 |
| | | JUN 1999 |
| LOSS OF USE OF HAND OF FOOT | No change | OCT 2002 |
| LOSS OF SPEECH | No change | JAN 2004 |
| – TOTAL PERMANENT AND | | JUL 2004 |
| IRREVERSIBLE | | MAR 2007 |
| LOW GRADE PROSTATE CANCER | No change | MAY 2010 |
| - REQUIRING TREATMENT | | JAN 2011 |
| MAJOR ORGAN TRANSPLANT | No change | NOV 2011 |
| | | AUG 2012 |
| MOTOR NEURONE DISEASE – RESULTING IN PERMANENT | No change | APR 2013 |
| SYMPTOMS | | SEP 2014 |
| | | DEC 2015 |
| MULTIPLE SCLEROSIS - WHERE THERE HAVE BEEN | No change | MAR 2016 |
| SYMPTOMS | | APR 2018 |
| PARKINSON'S DISEASE | No change | NOV 2018 |
| - RESULTING IN PERMANENT SYMPTOMS | | JUL 2019 |
| | | MAR 2023 |
| PULMONARY HYPERTENSION – OF SPECIFIED SEVERITY | No change | APR 2024 |
| | | |
| RESPIRATORY FAILURE | No change | |
| - OF ADVANCED STAGE | | |

| 28 APRIL 2024 | | FEB 1996 |
|---|-----------|-----------------|
| SPECIFIED HEART SURGERY | | JUN 1996 |
| SPECIFIED REART SUNGENT | No change | JUL 1997 |
| SPINAL STROKE | No change | JUN 1999 |
| - RESULTING IN SYMPTOMS LASTING | | OCT 2002 |
| AT LEAST 24 HOURS | | JAN 2004 |
| STROKE | No change | JUL 2004 |
| RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS | | MAR 2007 |
| | | MAY 2010 |
| SYSTEMIC LUPUS ERYTHEMATOSUS – WITH SEVERE COMPLICATIONS | No change | JAN 2011 |
| | | NOV 2011 |
| THIRD DEGREE BURNS – COVERING 20% OF THE SURFACE | No change | AUG 2012 |
| AREA OF THE BODY OR 20% OF THE | | APR 2013 |
| FACE OR HEAD | | SEP 2014 |
| TOTAL AND PERMANENT DISABILITY | No change | DEC 2015 |
| | | MAR 2016 |
| | | APR 2018 |
| | | NOV 2018 |
| | | JUL 2019 |

MAR 2023 APR 2024

CRITICAL ILLNESS EXTRA KEY:

| Definition available 🗸 Definitio | n chang | e | \checkmark | Not avail | able | Definition moved | ✓ | Definition | merged | \checkmark | 1 | |
|---|------------------------|------------------------|------------------------|------------------------|------------------------|---|----------------|----------------|--------------|-----------------------|--------------|------------------------|
| Illness | 04/18 | 11/18 | 07/19 | 03/23 | 04/24 | Illness | | 04/18 | 11/18 | 07/19 | 03/23 | 04/24 |
| Aortic aneurysm** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Parkinson's plus syndromes* | | √ | \checkmark | √ | \checkmark | \checkmark |
| Aplastic anaemia** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Peripheral vascular disease* | | √ | √ | ✓ | \checkmark | \checkmark |
| Benign spinal cord tumour* | \checkmark | \checkmark | \checkmark | √ | \checkmark | Permanent pacemaker or ICD insert | tion** | | | | | √ |
| Bowel disease** | | | | | \checkmark | Pituitary gland tumour** | | √ | √ | √ | ~ | √ |
| Brain abscess drained via craniotomy** | | | ~ | \checkmark | \checkmark | Primary sclerosing cholangitis* | | | | | ~ | |
| Brain injury due to anoxia or hypoxia ^{1*} | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Pulmonary artery surgery* | | | | · | | |
| Cancer* | | | | | \checkmark | , , , , , , | | | | | | |
| Carotid artery stenosis** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Progressive supranuclear palsy | | | <i>√√</i> | <i>√√</i> | √√ | √√ |
| Cauda equina syndrome* | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Removal of an entire lung* | | √ | ✓ | \checkmark | √ | ✓ |
| Central retinal artery or vein occlusion** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Removal of an eyeball* | | √ | ✓ | \checkmark | ~ | √ |
| Cerebral or spinal aneurysm** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Removal of one or more lobe(s) of a | a lung** | √ | ✓ | \checkmark | ✓ | ✓ |
| Cerebral or spinal arteriovenous malformation** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Removal of urinary bladder** | | \checkmark | ✓ | \checkmark | \checkmark | \checkmark |
| Coronary angioplasty** | | | √ | \checkmark | \checkmark | Severe bowel disease* | | | | | | \checkmark |
| Crohn's disease** | | \checkmark | \checkmark | \checkmark | $\checkmark\checkmark$ | Severe Crohn's disease* | | \checkmark | \checkmark | \checkmark | \checkmark | $\checkmark\checkmark$ |
| Desmoid type fibromatosis** | | \checkmark | ~ | √ | \checkmark | Severe mental illness* | | | | | | √ |
| Diabetes mellitus type 1** | | \checkmark | \checkmark | \checkmark | \checkmark | Significant visual loss** | | √ | √ | √ | ~ | ~ |
| Drug resistant epilepsy* | \checkmark | \checkmark | | | | Syringomyelia or syringobulbia* | | √ | √ | \checkmark | ~ | √ |
| Drug resistant epilepsy** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Third degree burns** | | √ | ✓ | √ | ✓ | √ |
| Guillain-Barre syndrome** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | 5 | | · · | | · ✓ | | |
| Heart failure* | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Ulcerative colitis* | | v | • | v | v | •• |
| Infective endocarditis** | | | | | \checkmark | SURGICAL TREATMENT | | | | | | |
| Intensive care* | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | We will make an advanced payme | | | | | | |
| Interstitial lung disease* | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | on an NHS waiting list for one of t | the following | g surgical tre | eatments | | | |
| Less advanced cancer** | \checkmark | \checkmark | \checkmark | √ | \checkmark | and meets the full definitions. | | | | | | |
| Less advanced cancer of the skin** | | | | | \checkmark | Aorta graft surgery – requiring su | urgical repla | cement | | | | |
| Multiple system atrophy | $\checkmark\checkmark$ | $\checkmark\checkmark$ | $\checkmark\checkmark$ | $\checkmark\checkmark$ | $\checkmark\checkmark$ | Heart valve replacement or repai | ir – with suro | gery | | | | |
| Myasthenia gravis* | \checkmark | \checkmark | \checkmark | √ | \checkmark | Peripheral vascular disease – req | uiring bypa | ss surgery | | | | |
| Necrotising fasciitis* | | | √ | \checkmark | \checkmark | Pulmonary artery surgery – requi | iring surgica | al replacem | ent | | | |
| Neuromyelitis optica (formerly Devic's disease)* | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Severe bowel disease – treated v | | gical intesti | nal | | | |
| Non-invasive gastro intestinal stromal tumour** | \checkmark | \checkmark | \checkmark | √ | \checkmark | resections or removal of entire la | arge bowel | | | | | |
| Other cancer in situ or neuroendocrine tumour (NET) of low malignant potential** | \checkmark | \checkmark | \checkmark | \checkmark | \checkmark | Specified heart surgery Syringomyelia or syringobulbia - | - with surge | rv | | | | |

*Paid out under full cover. **Paid out under additional cover.

¹Brain injury due to trauma, anoxia or hypoxia moved from Critical Illness Extra to Critical Illness Cover from 07/2019.

| | | APR 2018 |
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| AORTIC ANEURYSM** – WITH ENDOVASCULAR REPAIR | The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: • procedures to any branches of the thoracic or abdominal aorta. | NOV 2018 JUL 2019 MAR 2023 |
| APLASTIC ANAEMIA** – CATEGORISED AS SEVERE | A definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than 0.5 x 10 ⁹ /L and at least one of the following: • a platelet count of less than 20 x 10 ⁹ /L. • a reticulocyte count of less than 20 x 10 ⁹ /L. | APR 2024 |
| BENIGN SPINAL CORD TUMOUR* - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS | A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • angiomas; • cysts; • granulomas; • haematomas; or • osteophytes. | |
| BRAIN INJURY DUE TO ANOXIA OR HYPOXIA* – RESULTING IN PERMANENT SYMPTOMS | Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms. | |
| CAROTID ARTERY STENOSIS** – OF SPECIFIED SEVERITY RESULTING IN SURGERY | The undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery. | |

| | | APR 2018 |
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| CAUDA EQUINA SYNDROME* – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) by a consultant neurologist resulting in all of the following: • permanent bladder dysfunction; and • permanent weakness and loss of sensation in the legs. | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
| CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** – RESULTING IN PERMANENT SYMPTOMS | Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. For the above definition, the following are not covered: • occlusion or haemorrhage of the branches of the retinal artery or vein only; or • traumatic injury to tissue of the optic nerve or retina. | AFR 2024 |
| CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT | The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm. | |
| CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT | The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation. | |
| CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION | A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in surgical intestinal resection to remove part of the small intestine or bowel. For the above definition, the following are not covered: • surgical treatment for abscesses, fistulas or strictures. | |
| DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT | A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either: • surgical removal; • radiotherapy; or • chemotherapy. | |
| DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT | A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: • gestational diabetes • type 2 diabetes (including type 2 diabetes treated with insulin). | |

| | | APR 2018 |
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| | | NOV 2018 |
| DRUG RESISTANT EPILEPSY* – TREATED WITH INVASIVE SURGERY | The undergoing of invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication. | JUL 2019 |
| TO BRAIN TISSUE | | MAR 2023 |
| DRUG RESISTANT EPILEPSY** – TREATED WITH VAGUS NERVE STIMULATION | The undergoing of implantation under the skin of a stimulator, which is connected to the vagus nerve in order to control epilepsy that cannot be controlled by oral medication. | APR 2024 |
| GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS | A definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function caused by Guillain-Barre Syndrome which must have persisted for a continuous period of at least six months. | |
| HEART FAILURE* – OF SPECIFIED SEVERITY | A definite diagnosis of failure of the heart to function as a pump by a consultant cardiologist which is evidenced by all of the following: • permanent and irreversible ejection fraction of 39% or less; and | |
| | permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. | |
| | *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. | |
| INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS | Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. For the above definition, the following is not covered: | |
| | • sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake. | |
| INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY | A definite diagnosis of interstitial lung disease resulting in all of the following: radiological evidence of pulmonary fibrosis; and permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted. | |

| LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED | There must be a positive diagnosis with histological confirmation for any of the following: Anus – <i>treated by surgery</i> |
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| SEVERITY | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the |
| | diagnosis of carcinoma in situ of the anus. |
| | For the above definition, the following is not covered: |
| | anal intraepithelial neoplasia (AIN) grade 1 or 2. |
| | Appendix, colon or rectum – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum. |
| | Carcinoma in situ of the breast – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. |
| | For the above definition, the following is not covered: |
| | • any other type of treatment. |
| | Cervix – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix. |
| | For the above definition, the following are not covered: |
| | loop excision; |
| | • laser surgery; |
| | conisation and cryosurgery; or |
| | cervical intraepithelial neoplasia (CIN) grade 1 or 2. |
| | Extrahepatic bile ducts – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the extrahepatic bile ducts. |
| | Gallbladder – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the gallbladder. |
| | Larynx – with specified treatment |
| | The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx. |

LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY Continued

Low grade prostate cancer – requiring treatment

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.

For the above definition, the following are not covered:

- prostatic intraepithelial neoplasia (PIN);
- observation or surveillance; or

• surgical biopsy.

Lung and bronchus – treated by surgery

The undergoing of wedge resection or lobectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus.

Oesophagus – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oesophagus.

Oral cavity or oropharynx – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oral cavity or oropharynx. The oropharynx includes lips, inside of cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.

For the above definition, the following is not covered:

• any other type of treatment.

Ovary – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

• removal of an ovary due to a cyst.

Pancreas – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas.

Renal pelvis (of the kidney) or ureter - of specified severity

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

APR 2018 NOV 2018 JUL 2019 MAR 2023

APR 2024

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| LESS ADVANCED CANCER** – OF NAMED SITES AND SPECIFIED | Stomach – treated by surgery | JUL |
| SEVERITY Continued | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of a low malignant potential of the stomach. | MAR |
| | Testicle – treated by surgery | APR |
| | The undergoing of surgery on the advice of a hospital consultant to remove a testicle (orchidectomy) following the diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU). | |
| | Thyroid – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the thyroid. | |
| | Urinary bladder – of specified severity | |
| | A positive diagnosis of carcinoma in situ of the urinary bladder. | |
| | For the above definition, the following are not covered: | |
| | non-invasive papillary carcinoma | |
| | • TNM classification stage Ta bladder cancer. | |
| | Uterus – treated by surgery | |
| | The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium). | |
| | Vagina – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vagina. | |
| | For the above definition, the following are not covered: | |
| | laser surgery and diathermy; and | |
| | vaginal intraepithelial neoplasia (VAIN) grade 1 and 2. | |
| | Vulva – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vulva. | |
| | For the above definition, the following are not covered: | |
| | laser surgery and diathermy; and | |
| | vulval intraepithelial neoplasia (VIN) grade 1 or 2. | |

| | | APR 2018 |
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| MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS | A definite diagnosis of myasthenia gravis by a consultant neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis. For the above definition, the following is not covered: • myasthenia gravis limited to eye muscles only. | NOV 2018 JUL 2019 MAR 2023 |
| NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* – WHERE THERE HAVE BEEN SYMPTOMS | A definite diagnosis of neuromyelitis optica by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica. | APR 2024 |
| NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR** | A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant. | |
| OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY | The undergoing of surgery on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential. For the above definition, the following are not covered: any skin cancer (including melanoma); tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or tumours already covered elsewhere in the policy. | |
| PARKINSON'S PLUS SYNDROMES* - RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of one of the following Parkinson's plus syndromes by a consultant neurologist: multiple system atrophy; progressive supranuclear palsy; Parkinsonism-dementia-amyotrophic lateral sclerosis complex; diffuse Lewy body disease; or corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: motor function; eye movement disorder; postural instability; or dementia. For the above definition, the following are not covered: other Parkinsonian syndromes Parkinsonism. | |

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| PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY | A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery | JUL 2019 |
| | of the legs. For the above definition, the following is not covered: | MAR 2023 |
| | any other surgical procedures or treatment. | APR 2024 |
| PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS | A non-malignant tumour originating from the pituitary gland resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • tumours originating from bone tissue; or • angiomas and cholesteatoma. | |
| PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT | The undergoing of surgery to the pulmonary artery, on the advice of a consultant cardiologist, with excision and surgical replacement of a portion of the pulmonary artery with a graft. | |
| REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE | The undergoing of surgery to remove an entire lung as a result of injury or disease. For the above definition, the following are not covered: • other forms of surgery to the lungs including removal of a lobe. | |
| REMOVAL OF AN EYEBALL* – DUE TO INJURY OR DISEASE | Surgical removal of an eyeball as a result of injury or disease. For the above definition, the following are not covered: • self-inflicted injuries. | |

| | | APR 2018 |
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| REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE | The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease. For the above definition, the following are not covered: • removal of a portion of a lobe of the lung only; or • any other form of lung surgery. | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
| REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE | The undergoing of surgery to remove the urinary bladder (total cystectomy). For the above definition, the following is not covered: • removal of a portion of the urinary bladder. | |
| SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL | A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or removal of entire large bowel (total colectomy). For the above definition, the following are not covered: surgical treatment for abscesses, fistulas or strictures. | |
| SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE | Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 6/24 or worse in the better eye using Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as measured by an ophthalmologist. | |
| SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY | The undergoing of surgery to treat a syrinx in the spinal cord or brain stem. | |
| THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD | Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: • body's surface area; • or face or head. | |
| ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy). | |

*Paid out under full cover.

**Paid out under additional cover.

| | | APR 2018 |
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| AORTIC ANEURYSM** – WITH ENDOVASCULAR REPAIR | The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: • procedures to any branches of the thoracic or abdominal aorta. | NOV 2018 JUL 2019 MAR 2023 |
| APLASTIC ANAEMIA** – CATEGORISED AS SEVERE | A definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than 0.5 x 10⁹/L and at least one of the following: a platelet count of less than 20 x 10⁹/L. a reticulocyte count of less than 20 x 10⁹/L. | APR 2024 |
| BENIGN SPINAL CORD TUMOUR* – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS | A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • angiomas; • cysts; • granulomas; • haematomas; or • osteophytes. | |
| BRAIN INJURY DUE TO ANOXIA OR HYPOXIA* – RESULTING IN PERMANENT SYMPTOMS | Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms. | |
| CAROTID ARTERY STENOSIS** – OF SPECIFIED SEVERITY RESULTING IN SURGERY | The undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery. | |

| | | APR 2018 |
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| CAUDA EQUINA SYNDROME* - RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) by a consultant neurologist resulting in all of the following: • permanent bladder dysfunction; and • permanent weakness and loss of sensation in the legs. | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
| CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** - RESULTING IN PERMANENT SYMPTOMS | Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. For the above definition, the following are not covered: • occlusion or haemorrhage of the branches of the retinal artery or vein only; or • traumatic injury to tissue of the optic nerve or retina. | |
| CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT | The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm. | |
| CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT | The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation. | |
| CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION | A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in surgical intestinal resection to remove part of the small intestine or bowel. For the above definition, the following are not covered: • surgical treatment for abscesses, fistulas or strictures. | |
| DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT | A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either: • surgical removal; • radiotherapy; or • chemotherapy. | |
| DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT | A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: • gestational diabetes • type 2 diabetes (including type 2 diabetes treated with insulin). | |

| | | APR 2018 |
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| | | NOV 2018 |
| DRUG RESISTANT EPILEPSY* – TREATED WITH INVASIVE SURGERY | The undergoing of invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication. | JUL 2019 |
| TO BRAIN TISSUE | | MAR 2023 |
| DRUG RESISTANT EPILEPSY** | The undergoing of implantation under the skin of a stimulator, which is connected to the vagus nerve in | APR 2024 |
| - TREATED WITH VAGUS NERVE STIMULATION | order to control epilepsy that cannot be controlled by oral medication. | |
| GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS | A definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function caused by Guillain-Barre Syndrome which must have persisted for a continuous period of at least six months. | |
| HEART FAILURE* – OF SPECIFIED SEVERITY | A definite diagnosis of failure of the heart to function as a pump by a consultant cardiologist which is evidenced by all of the following: • permanent and irreversible ejection fraction of 39% or less; and | |
| | permanent and meversible ejection maction of 39% of less, and permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. | |
| | *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. | |
| INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS | Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. For the above definition, the following is not covered: • sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake. | |
| INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY | A definite diagnosis of interstitial lung disease resulting in all of the following: radiological evidence of pulmonary fibrosis; and permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted. | |

122

| LESS ADVANCED CANCER** | There must be a positive diagnosis with histological confirmation for any of the following: |
|--------------------------------|--|
| - OF NAMED SITES AND SPECIFIED | Anus – treated by surgery |
| SEVERITY | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the anus. |
| | For the above definition, the following is not covered: |
| | anal intraepithelial neoplasia (AIN) grade 1 or 2. |
| | Appendix, colon or rectum – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum. |
| | Carcinoma in situ of the breast – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. |
| | For the above definition, the following is not covered: |
| | • any other type of treatment. |
| | Cervix – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix. |
| | For the above definition, the following are not covered: |
| | loop excision; |
| | laser surgery; |
| | conisation and cryosurgery; or |
| | cervical intraepithelial neoplasia (CIN) grade 1 or 2. |
| | Extrahepatic bile ducts – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the extrahepatic bile ducts. |
| | Gallbladder – treated by surgery |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the gallbladder. |
| | Larynx – with specified treatment |
| | The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx. |

APR 2018

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JUL 2019

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APR 2024

LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY Continued

Low grade prostate cancer – requiring treatment

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.

For the above definition, the following are not covered:

- prostatic intraepithelial neoplasia (PIN);
- observation or surveillance; or

• surgical biopsy.

Lung and bronchus – treated by surgery

The undergoing of wedge resection or lobectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus.

Oesophagus – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oesophagus.

Oral cavity or oropharynx – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oral cavity or oropharynx. The oropharynx includes lips, inside of cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.

For the above definition, the following is not covered:

- any other type of treatment.
- **Ovary** treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

- removal of an ovary due to a cyst.
- Pancreas treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas.

Renal pelvis (of the kidney) or ureter - of specified severity

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

| | | NOV 201 |
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| LESS ADVANCED CANCER** | Stomach – treated by surgery | |
| - OF NAMED SITES AND SPECIFIED SEVERITY | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the | JUL 201 |
| Continued | diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of a low malignant potential of the stomach. | MAR 202 |
| | Testicle – treated by surgery | APR 202 |
| | The undergoing of surgery on the advice of a hospital consultant to remove a testicle (orchidectomy) following the diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU). | |
| | Thyroid – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the thyroid. | |
| | Urinary bladder – of specified severity | |
| | A positive diagnosis of carcinoma in situ of the urinary bladder. | |
| | For the above definition, the following are not covered: | |
| | non-invasive papillary carcinoma | |
| | TNM classification stage Ta bladder cancer. | |
| | Uterus – treated by surgery | |
| | The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium). | |
| | Vagina – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vagina. | |
| | For the above definition, the following are not covered: | |
| | laser surgery and diathermy; and | |
| | • vaginal intraepithelial neoplasia (VAIN) grade 1 and 2. | |
| | Vulva – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vulva. | |
| | For the above definition, the following are not covered: | |
| | laser surgery and diathermy; and | |
| | vulval intraepithelial neoplasia (VIN) grade 1 or 2. | |

| | | APR 2018 |
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| MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS | A definite diagnosis of myasthenia gravis by a consultant neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis. For the above definition, the following is not covered: • myasthenia gravis limited to eye muscles only. | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
| NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* – WHERE THERE HAVE BEEN SYMPTOMS | A definite diagnosis of neuromyelitis optica by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica. | |
| NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR** | A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant. | |
| OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY | The undergoing of surgery on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential. For the above definition, the following are not covered: any skin cancer (including melanoma); tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or tumours already covered elsewhere in the policy. | |
| PARKINSON'S PLUS SYNDROMES* - RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of one of the following Parkinson's plus syndromes by a consultant neurologist: • multiple system atrophy; • progressive supranuclear palsy; • Parkinsonism-dementia-amyotrophic lateral sclerosis complex; • diffuse Lewy body disease; or • corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: • motor function; • eye movement disorder; • postural instability; or • dementia. For the above definition, the following are not covered: • other Parkinsonian syndromes • Parkinsonism. | |

| | | APR 2018 |
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| PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY | A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs. For the above definition, the following is not covered: • any other surgical procedures or treatment. | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
| PITUITARY GLAND TUMOUR** - WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS | A non-malignant tumour originating from the pituitary gland resulting in either: surgical removal; radiotherapy; chemotherapy; or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: tumours originating from bone tissue; or angiomas and cholesteatoma. | |
| PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT | The undergoing of surgery to the pulmonary artery, on the advice of a consultant cardiologist, with excision and surgical replacement of a portion of the pulmonary artery with a graft. | |
| REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE | The undergoing of surgery to remove an entire lung as a result of injury or disease. For the above definition, the following are not covered: other forms of surgery to the lungs including removal of a lobe. | |
| REMOVAL OF AN EYEBALL* - DUE TO INJURY OR DISEASE | Surgical removal of an eyeball as a result of injury or disease. For the above definition, the following are not covered: • self-inflicted injuries. | |

| | | APR 2018 |
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| REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE | The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease. For the above definition, the following are not covered: • removal of a portion of a lobe of the lung only; or • any other form of lung surgery. | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
| REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE | The undergoing of surgery to remove the urinary bladder (total cystectomy). For the above definition, the following is not covered: • removal of a portion of the urinary bladder. | |
| SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL | A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or removal of entire large bowel (total colectomy). For the above definition, the following are not covered: surgical treatment for abscesses, fistulas or strictures. | |
| SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE | Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 6/24 or worse in the better eye using Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as measured by an ophthalmologist. | |
| SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY | The undergoing of surgery to treat a syrinx in the spinal cord or brain stem. | |
| THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD | Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: • body's surface area; • or face or head. | |
| ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy). | |

**Paid out under additional cover.

| | | APR 2018 |
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| AORTIC ANEURYSM** – WITH ENDOVASCULAR REPAIR | No change | NOV 2018 JUL 2019 |
| APLASTIC ANAEMIA** – CATEGORISED AS SEVERE | No change | MAR 2023 APR 2024 |
| BENIGN SPINAL CORD TUMOUR* - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS | A non-malignant tumour or cyst originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: surgical removal; radiotherapy; chemotherapy; or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: angiomas; granulomas; haematomas; or osteophytes. | |
| BRAIN ABSCESS DRAINED VIA CRANIOTOMY** | The undergoing of craniotomy to drain an intracerebral abscess within the brain tissue by a consultant neurosurgeon. | |
| CAROTID ARTERY STENOSIS** - OF SPECIFIED SEVERITY RESULTING IN SURGERY | No change | |
| CAUDA EQUINA SYNDROME* – RESULTING IN PERMANENT SYMPTOMS | No change | |
| CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** – RESULTING IN PERMANENT SYMPTOMS | No change | |

| | | APR 2018 |
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| CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT | No change | NOV 2018 JUL 2019 |
| CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT | No change | MAR 2023 APR 2024 |
| CORONARY ANGIOPLASTY** | The undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of either: two or more main coronary arteries, or the left main stem artery. The main coronary arteries for this purpose are defined as right coronary artery, left main stem, left anterior descending artery, and circumflex artery, or their branches. Multiple arteries must be treated at the same time or as part of a planned staged procedure within 60 days of the first PCI. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and/or stenting. The following are not covered: angiography; and two procedures to a single main artery or branches of the same. | |
| CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION | No change | |
| DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT | No change | |
| DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT | No change | |
| DRUG RESISTANT EPILEPSY** – REQUIRING SPECIFIED SURGERY | The undergoing of any of the following in order to control epilepsy that cannot be controlled by oral medication: • invasive surgery to the brain tissue; or • implantation under the skin of a stimulator, which is connected to the vagus nerve. | |

| | | APR 2018 |
|---|---|----------------------|
| | | NOV 2018 |
| GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS | No change | JUL 2019 MAR 2023 |
| HEART FAILURE* | Na shanga | |
| - OF SPECIFIED SEVERITY | No change | APR 2024 |
| INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS | No change | |
| INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY | No change | |
| LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY | There must be a positive diagnosis with histological confirmation for any of the following: Carcinoma in situ of the breast – <i>treated by surgery</i> The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. For the above definition, the following is not covered: • any other type of treatment. Cervix – <i>treated by surgery</i> The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix. For the above definition, the following are not covered: • loop excision; • laser surgery; • conisation and cryosurgery; or • cervical intraepithelial neoplasia (CIN) grade 1 or 2. Larynx – <i>with specified treatment</i> The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate cancer – <i>requiring treatment</i> The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0. | |

| LESS ADVANCED CANCER** | For the above definition, the following are not covered: | |
|---|---|--|
| - OF NAMED SITES AND SPECIFIED SEVERITY | • prostatic intraepithelial neoplasia (PIN); | |
| Continued | • observation or surveillance; or | |
| oonandou . | • surgical biopsy. | |
| | Ovary – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential. | |
| | For the above definition, the following is not covered: | |
| | • removal of an ovary due to a cyst. | |
| | Renal pelvis (of the kidney) or ureter – of specified severity | |
| | A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter. | |
| | Urinary bladder – of specified severity | |
| | A positive diagnosis of carcinoma in situ of the urinary bladder. | |
| | For the above definition, the following are not covered: | |
| | • non-invasive papillary carcinoma | |
| | • TNM classification stage Ta bladder cancer. | |
| | Uterus – treated by surgery | |
| | The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium). | |
| MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS | No change | |
| NECROTISING FASCIITIS* | The undergoing of surgery to treat life threatening necrotising fasciitis or gas gangrene to remove | |
| | necrotic tissue and intravenous antibiotic treatment to prevent immediate death. | |
| | For the above definition, the following are not covered: | |
| | • all other forms of gangrene or cellulitis. | |
| | | |
| NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* | No change | |
| - WHERE THERE HAVE BEEN | | |
| SYMPTOMS | | |

| | | APR 2018 |
|--|--|----------------------|
| NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR** | No change | NOV 2018 JUL 2019 |
| OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY | The undergoing of surgery on the advice of a hospital consultant to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition, the following are not covered: • any skin cancer (including melanoma); • tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or • intra-epithelial neoplasia or pre-malignant colon conditions. | MAR 2023 APR 2024 |
| PARKINSON PLUS SYNDROMES* – RESULTING IN PERMANENT SYMPTOMS | A definite diagnosis of one of the following Parkinson plus syndromes by a consultant neurologist: • multiple system atrophy; • progressive supranuclear palsy; • Parkinsonism-dementia-amyotrophic lateral sclerosis complex; • diffuse Lewy body disease; or • corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: • motor function; • eye movement disorder; • postural instability; or • dementia. | |
| PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY | A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs. | |
| PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS | No change | |
| PRIMARY SCLEROSING CHOLANGITIS* | A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic or extrahepatic bile ducts. The following are not covered: • all other causes of bile duct stricture formation and dilation. | |

| | | APR 2018 |
|--|--|----------------------|
| PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT | No change | NOV 2018 JUL 2019 |
| REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE | No change | MAR 2023 APR 2024 |
| REMOVAL OF AN EYEBALL* – DUE TO INJURY OR DISEASE | No change | |
| REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE | The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease. | |
| REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE | The undergoing of surgery to remove the urinary bladder (total cystectomy) due to injury or disease. | |
| SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL | A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or removal of entire large bowel (total colectomy). | |
| SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE | No change | |

| | | APR 2018 |
|---|-----------|----------|
| | | NOV 2018 |
| SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY | No change | JUL 2019 |
| | | MAR 2023 |
| | No change | APR 2024 |
| - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF | | |
| THE FACE OR HEAD | | |
| ULCERATIVE COLITIS* | No change | |
| - RESULTING IN THE REMOVAL | | |
| OF THE ENTIRE LARGE BOWEL | | |

*Paid out under full cover. **Paid out under additional cover.

| | | APR 2018 |
|---|-----------|----------|
| AORTIC ANEURYSM** | No change | NOV 2018 |
| – WITH ENDOVASCULAR REPAIR | | JUL 2019 |
| APLASTIC ANAEMIA** | No change | MAR 2023 |
| - CATEGORISED AS SEVERE | | APR 2024 |
| BENIGN SPINAL CORD TUMOUR* – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS | No change | |
| BRAIN ABSCESS DRAINED VIA CRANIOTOMY** | No change | |
| CAROTID ARTERY STENOSIS** - OF SPECIFIED SEVERITY RESULTING IN SURGERY | No change | |
| CAUDA EQUINA SYNDROME* - RESULTING IN PERMANENT SYMPTOMS | No change | |
| CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** – RESULTING IN PERMANENT SYMPTOMS | No change | |
| CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT | No change | |
| CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT | No change | |

| | | APR 2018 |
|--|-----------|----------------------|
| CORONARY ANGIOPLASTY** | No change | NOV 2018 JUL 2019 |
| CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION | No change | MAR 2023 APR 2024 |
| DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT | No change | |
| DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT | No change | |
| DRUG RESISTANT EPILEPSY** – REQUIRING SPECIFIED SURGERY | No change | |
| GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS | No change | |
| HEART FAILURE* – OF SPECIFIED SEVERITY | No change | |
| INTENSIVE CARE* - REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS | No change | |
| INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY | No change | |

| | | APR 2018 |
|--|--|----------|
| LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY | There must be a positive diagnosis with histological confirmation for any of the following: | NOV 2018 |
| | Carcinoma in situ of the breast – treated by surgery | JUL 2019 |
| | The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. | MAR 2023 |
| | For the above definition, the following is not covered: | APR 2024 |
| | • any other type of treatment. | |
| | Cervix – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix. | |
| | For the above definition, the following are not covered: | |
| | loop excision; | |
| | • laser surgery; | |
| | conisation and cryosurgery; or | |
| | cervical intraepithelial neoplasia (CIN) grade 1 or 2. | |
| | Larynx – with specified treatment | |
| | The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx. | |
| | Low grade prostate cancer – requiring treatment | |
| | The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0. | |
| | For the above definition, the following are not covered: | |
| | prostatic intraepithelial neoplasia (PIN); | |
| | • observation or surveillance; or | |
| | • surgical biopsy. | |
| | Ovary – treated by surgery | |
| | The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential. | |
| | For the above definition, the following is not covered: | |
| | • removal of an ovary due to a cyst. | |
| | Renal pelvis (of the kidney) or ureter – of specified severity | |
| | A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter. | |

| | | APR 2018 |
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| LESS ADVANCED CANCER** – OF NAMED SITES AND SPECIFIED SEVERITY Continued | Urinary bladder – of specified severity A positive diagnosis of carcinoma in situ of the urinary bladder. For the above definition, the following are not covered: non-invasive papillary carcinoma TNM classification stage Ta bladder cancer. Uterus – treated by surgery The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the uterus (endometrium). | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
| MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS | No change | |
| NECROTISING FASCIITIS* | No change | |
| NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* – WHERE THERE HAVE BEEN SYMPTOMS | No change | |
| NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR** | No change | |
| OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY | The undergoing of surgery on the advice of a hospital consultant to remove the tumour following the diagnosis of cancer in situ, or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: any skin cancer (including melanoma); tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment. You can make more than one claim for this definition. However, once we've accepted a claim the life insured will no longer be covered for the same cancer in situ or NET of low malignant potential against this or any of the other definitions under this policy. If Joint Life both lives insured can claim. | |

| | | APR 2018 |
|---|-----------|----------------------------------|
| PARKINSON PLUS SYNDROMES* – RESULTING IN PERMANENT SYMPTOMS | No change | NOV 2018 JUL 2019 MAR 2023 |
| PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY | No change | APR 2024 |
| PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS | No change | |
| PRIMARY SCLEROSING CHOLANGITIS* | No change | |
| PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT | No change | |
| REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE | No change | |
| REMOVAL OF AN EYEBALL* - DUE TO INJURY OR DISEASE | No change | |
| REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE | No change | |
| REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE | No change | |

| | | APR 2018 |
|---|-----------|----------|
| | | NOV 2018 |
| SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL | No change | JUL 2019 |
| INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE | | MAR 2023 |
| LARGE BOWEL | | APR 2024 |
| SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE | No change | |
| SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY | No change | |
| THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD | No change | |
| ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | No change | |

*Paid out under full cover.

**Paid out under additional cover.

| APRIL 2024 | |
|---|---|
| AORTIC ANEURYSM** | No change |
| - WITH ENDOVASCULAR REPAIR | |
| APLASTIC ANAEMIA** | No change |
| - CATEGORISED AS SEVERE | |
| BENIGN SPINAL CORD TUMOUR* – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS | No change |
| BOWEL DISEASE - TREATED WITH | A definite diagnosis of bowel disease by a consultant gastroenterologist, treated with one surgical |
| INTESTINAL RESECTION | intestinal resection to remove part of the small intestine or bowel. The following are not covered: |
| | local excision and polypectomy |
| BRAIN ABSCESS DRAINED VIA CRANIOTOMY** | No change |
| CANCER – EXCLUDING LESS ADVANCED CASES* | Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. |
| | The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma |
| | except those that arise from and are confined to the skin (including cutaneous lymphomas and sarcomas). |
| | For the above definition, the following are not covered: |
| | All cancers which are histologically classified as any of the following: |
| | – pre-malignant; |
| | – cancer in situ; |
| | having either borderline malignancy; or having low malignant potential. |
| | All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above |
| | or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate). |
| | Continued on following page |

APR 2018

| (continued) CANCER – EXCLUDING LESS ADVANCED CASES* | All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0. Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin). All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin. Cutaneous lymphomas unless progressed to at least TNM classification T3N0M0 or Stage IIB. Cutaneous sarcomas unless dermatofibrosarcoma protuberans with fibrosarcomatous changes (DFSP-FS). Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above. Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above. | NOV 2018 JUL 2019 MAR 2023 APR 2024 |
|---|---|--|
| CAROTID ARTERY STENOSIS** – OF SPECIFIED SEVERITY RESULTING IN SURGERY | No change | |
| CAUDA EQUINA SYNDROME* – RESULTING IN PERMANENT SYMPTOMS | No change | |
| CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** – RESULTING IN PERMANENT SYMPTOMS | No change | |
| CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT | No change | |
| CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT | No change | |

| | | APR 2018 |
|--|--|----------------------|
| | | NOV 2018 |
| CORONARY ANGIOPLASTY** | No change | JUL 2019 |
| CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION | Merged with Bowel disease | MAR 2023 APR 2024 |
| DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT | No change | |
| DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT | No change | |
| DRUG RESISTANT EPILEPSY** – REQUIRING SPECIFIED SURGERY | No change | |
| GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS | No change | |
| HEART FAILURE* – OF SPECIFIED SEVERITY | No change | |
| INFECTIVE ENDOCARDITIS | A definite diagnosis by a consultant cardiologist of infective endocarditis. | |
| INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS | No change | |
| INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY | No change | |

| | | APR 2018 |
|--|--|----------|
| LESS ADVANCED CANCER** | No change | NOV 2018 |
| - OF NAMED SITES AND SPECIFIED | No change | JUL 2019 |
| SEVERITY | | MAR 2023 |
| LESS ADVANCED CANCER OF THE SKIN – OF SPECIFIED TYPE AND SEVERITY** | Non-melanoma skin cancer diagnosed with histological confirmation that the tumour is larger than 2 centimetres across and has at least one of the following features: tumour thickness of at least 4 millimetres (or any tumour thickness for squamous cell carcinoma) invasion into subcutaneous tissue invasion into nerves in the skin (perineural invasion) poorly differentiated or undifferentiated (cells are very abnormal as demonstrated when seen under a microscope); or has recurred despite previous treatments For the above definition the following is not covered: | APR 2024 |
| | Melanoma skin cancer | |
| MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS | No change | |
| NECROTISING FASCIITIS* | No change | |
| NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* – WHERE THERE HAVE BEEN SYMPTOMS | No change | |
| NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR** | No change | |
| OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY | No change | |

| | | APR 2018 |
|---|--|----------|
| | No change | NOV 2018 |
| PARKINSON PLUS SYNDROMES* – RESULTING IN PERMANENT | No change | JUL 2019 |
| SYMPTOMS | | MAR 2023 |
| PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY | No change | APR 2024 |
| PERMANENT PACEMAKER OR ICD INSERTION – FOR HEARTBEAT ABNORMALITIES | A definite diagnosis of an abnormal rhythm of heartbeat by a consultant cardiologist resulting in the insertion of an artificial pacemaker or implantable cardioverter defibrillator (ICD) on a permanent basis. | |
| PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS | No change | |
| PRIMARY SCLEROSING CHOLANGITIS* | No change | |
| PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT | No change | |
| REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE | No change | |
| REMOVAL OF AN EYEBALL* - DUE TO INJURY OR DISEASE | No change | |
| REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE | No change | |
| REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE | No change | |

| SEVERE BOWEL DISEASE – TREATED WITH TWO SURGICAL INTESTINAL | A definite diagnosis of bowel disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate |
|--|---|
| RESECTIONS OR REMOVAL OF ENTIRE | occasions; or |
| LARGE BOWEL* | removal of entire large bowel (total colectomy). |
| | The following are not covered: |
| | local excision and polypectomy |
| SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL | Merged with Severe bowel disease |
| SEVERE MENTAL ILLNESS - OF | A definite diagnosis by a consultant psychiatrist of any of the following: |
| SPECIFIED TYPE AND SEVERITY* | bipolar affective disorder; |
| | • schizophrenia; |
| | schizo-affective disorder; |
| | delusional disorder; |
| | post-partum psychosis; which has resulted in all of the following: |
| | being under the care of a psychiatrist, psychiatric nurse, community mental health team or approved social worker; |
| | • chronic symptoms lasting at least a year or requiring continuous therapy or medication to control; and |
| | being admitted to a psychiatric ward for at least 14 consecutive nights, or requiring continuous home care by the Crisis Resolution and Home Treatment Team for 14 consecutive days, requiring at least 2 visits per day. |
| | For the above definition, the following are not covered: |
| | any conditions caused by, or exacerbated by, the misuse of alcohol or drugs. |
| SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE | No change |

| | | APR 2018 |
|---|----------------------------------|----------|
| | | NOV 2018 |
| SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY | No change | JUL 2019 |
| | | MAR 2023 |
| THIRD DEGREE BURNS** | No change | APR 2024 |
| - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD | | |
| ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | Merged with Severe bowel disease | |

*Paid out under full cover.

**Paid out under additional cover.

CHILDREN'S CRITICAL ILLNESS EXTRA KEY:

| Definition available 🗸 Definition change | 1 | Not av | ailable | Included v | vith Critical III | ness Extra | * | Include | d with Critical Illness Cover | ** |
|---|----|--------|---------|------------|-------------------|------------|---|---------|-------------------------------|----|
| | 02 | 2/18 | 04/18 | 11/18 | 07/19 | 03/23 | (| 4/24 | | |
| Benign spinal cord tumour – resulting in either specified treatment or permanent symptoms | | 1 | ✓ | ✓ | * | * | | * | | |
| Brain injury due to anoxia or hypoxia – resulting in permanent symptoms | | 1 | 1 | 1 | ** | ** | | ** | | |
| Cerebral palsy | | 1 | 1 | 1 | 1 | 1 | | 1 | | |
| Child's diabetes mellitus type 1– with specified treatment ¹ | | 1 | 1 | 1 | 1 | 1 | | 1 | | |
| Child's intensive care benefit – requiring mechanical ventilation for seven days | | 1 | 1 | 1 | 1 | 1 | | 1 | | |
| Cystic fibrosis | | 1 | 1 | 1 | 1 | 1 | | ✓ | | |
| Craniosynostosis – treated by surgery | | | | 1 | 1 | 1 | | 1 | | |
| Down's syndrome | | 1 | 1 | 1 | 1 | 1 | | 1 | | |
| Hydrocephalus – treated with invasive surgery to the brain tissue | ; | 1 | 1 | 1 | 1 | 1 | | 1 | | |
| Muscular dystrophy | | 1 | 1 | 1 | 1 | 1 | | 1 | | |
| Severe Crohn's disease – treated with two surgical intestinal resections or removal of entire large bowel | | 1 | 1 | 1 | * | * | | * | | |
| Spina bifida meningocele and myelomeningocele | | 1 | 1 | 1 | 1 | 1 | | 1 | | |
| Ulcerative colitis – resulting in the removal of the entire large bowel | | 1 | 1 | 1 | * | * | | * | | |

| FEBRUARY 2018 | | FEB 2 |
|--|---|--------------|
| | | APR |
| Summary – Children's Critical liness | Extra – available for an additional cost*. | NOV |
| BENIGN SPINAL CORD TUMOUR - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT | A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: • surgical removal; | JUL : MAR |
| SYMPTOMS | radiotherapy; chemotherapy; or permanent neurological deficit with persisting clinical symptoms. | |
| | For the above definition, the following are not covered: angiomas; cysts; granulomas; haematomas; or osteophytes. | |
| BRAIN INJURY DUE TO ANOXIA OR HYPOXIA - RESULTING IN PERMANENT SYMPTOMS | Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms. | |
| CEREBRAL PALSY | A definite diagnosis of cerebral palsy by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms. | |
| CHILD'S DIABETES MELLITUS TYPE 1 – WITH SPECIFIED TREATMENT | A definite diagnosis of type 1 insulin dependent diabetes mellitus by a hospital consultant, with the use of permanent insulin injections. For the above definition, the following are not covered: gestational diabetes; type 2 diabetes (including type 2 diabetes treated with insulin). | |

*paid as an additional benefit.

| FEBRUARY 2018 | |
|---|---|
| CHILD'S INTENSIVE CARE BENEFIT | Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for |
| - REQUIRING MECHANICAL | seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. |
| VENTILATION FOR SEVEN DAYS | • for the above definition, the following is not covered: Sickness or injury resulting in mechanical |
| | ventilation secondary to alcohol or drug intake;premature birth (before 37 weeks). |
| | |
| CYSTIC FIBROSIS | A definite diagnosis of cystic fibrosis by a hospital consultant. |
| DOWN'S SYNDROME | A definite diagnosis of Down's syndrome by a hospital consultant. |
| | |
| HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY | The undergoing of invasive surgery to brain tissue to treat hydrocephalus. |
| TO THE BRAIN TISSUE | |
| MUSCULAR DYSTROPHY | A definite diagnosis of muscular dystrophy by a hospital consultant. |
| | |
| SEVERE CROHN'S DISEASE | A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: |
| - TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR | • surgical intestinal resection to remove part of the small intestine or bowel on at least two separate |
| REMOVAL OF ENTIRE LARGE BOWEL | occasions; or removal of entire large bowel (total colectomy). |
| | For the above definition, the following is not covered: |
| | surgical treatment for abscesses, fistuals or strictures. |
| SPINA BIFIDA MENINGOCELE | A definite diagnosis of spina bifida meningocele or myelomeningocele by a hospital consultant. |
| AND MYELOMENINGOCELE | For the above definition, the following are not covered: |
| | spina bifida occulta. |
| ULCERATIVE COLITIS | A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in |
| - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | removal of the entire large bowel (total colectomy). |

| APRIL 2018 | | FEB 2018 |
|---|-----------|----------|
| BENIGN SPINAL CORD TUMOUR | | APR 2018 |
| - RESULTING IN EITHER SPECIFIED | No change | NOV 2018 |
| TREATMENT OR PERMANENT SYMPTOMS | | JUL 2019 |
| | | MAR 2023 |
| BRAIN INJURY DUE TO ANOXIA | No change | APR 2024 |
| OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS | | |
| CEREBRAL PALSY | No change | |
| CHILD'S DIABETES MELLITUS TYPE 1 | No change | |
| - WITH SPECIFIED TREATMENT | | |
| CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL | No change | |
| VENTILATION FOR SEVEN DAYS | | |
| CYSTIC FIBROSIS | No change | |
| DOWN'S SYNDROME | No change | |
| HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE | No change | |
| MUSCULAR DYSTROPHY | No change | |

| APRIL 2018 | | FEB 2018 |
|---|-----------|----------|
| | | APR 2018 |
| SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL | No change | NOV 2018 |
| INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE | | JUL 2019 |
| LARGE BOWEL | | MAR 2023 |
| | | APR 2024 |
| SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE | No change | |
| | | |
| ULCERATIVE COLITIS – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | No change | |

| NOVEMBER 2018 | | FEB 2018 |
|--|---|----------|
| Additional illegas added for Children/ | Additional illness added for Children's Critical Illness Extra – Craniosynostosis. | |
| Additional liness added for Children s | Critical liness Extra – Craniosynostosis. | NOV 2018 |
| BENIGN SPINAL CORD TUMOUR | No change | JUL 2019 |
| - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT | | MAR 2023 |
| SYMPTOMS | | APR 2024 |
| BRAIN INJURY DUE TO ANOXIA OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS | No change | |
| CEREBRAL PALSY | No change | |
| CHILD'S DIABETES MELLITUS TYPE 1 – WITH SPECIFIED TREATMENT | No change | |
| CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS | No change | |
| CRANIOSYNOSTOSIS – TREATED BY SURGERY | The undergoing of surgery on the advice of a hospital consultant to treat craniosynostosis. | |
| CYSTIC FIBROSIS | No change | |
| DOWN'S SYNDROME | No change | |

| NOVEMBER 2018 | | FEB 2018 |
|---|-----------|----------|
| HYDROCEPHALUS | No change | APR 201 |
| - TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE | | NOV 201 |
| TO THE BRAIN TISSUE | | JUL 2019 |
| MUSCULAR DYSTROPHY | No change | MAR 202 |
| | | APR 202 |
| SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL | No change | |
| SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE | No change | |
| ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | No change | |

| JULY 2019 | | FEB 2018 |
|--|---|----------|
| Conditions listed under Critical Illness Total and Permanent Disability. | Conditions listed under Critical Illness Extra are now included, with the exception of Terminal Illness Cover and | |
| | | JUL 2019 |
| BENIGN SPINAL CORD TUMOUR | Included with Critical Illness Extra | MAR 2023 |
| - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS | | APR 2024 |
| BRAIN INJURY DUE TO ANOXIA OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS | Included with Critical Illness Cover | |
| CEREBRAL PALSY | No change | |
| CHILD'S DIABETES MELLITUS TYPE 1 – WITH SPECIFIED TREATMENT | Included with additional cover for Critical Illness Extra | |
| CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS | No change | |
| CRANIOSYNOSTOSIS – TREATED BY SURGERY | No change | |
| CYSTIC FIBROSIS | No change | |
| DOWN'S SYNDROME | No change | |

| JULY 2019 | | FEB 2018 |
|---|--------------------------------------|----------|
| HYDROCEPHALUS | No change | APR 2018 |
| - TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE | | NOV 2018 |
| | | JUL 2019 |
| MUSCULAR DYSTROPHY | No change | MAR 2023 |
| | | APR 2024 |
| SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL | Included with Critical IIIness Extra | |
| SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE | No change | |
| ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | Included with Critical IIIness Extra | |

| MARCH 2023 | | FEB 2018 |
|--|--|----------|
| Conditional listed under Critical Illnoor | Extra are now included, with the exception of Terminal Illness Cover and | APR 2018 |
| Total and Permanent Disability. | Extra are now included, with the exception of reminal liness cover and | NOV 2018 |
| | | JUL 2019 |
| BENIGN SPINAL CORD TUMOUR – RESULTING IN EITHER SPECIFIED | Included with Critical Illness Extra | MAR 2023 |
| TREATMENT OR PERMANENT SYMPTOMS | | APR 2024 |
| | | |
| BRAIN INJURY DUE TO ANOXIA | Included with Critical Illness Cover | |
| OR HYPOXIA - RESULTING IN PERMANENT | | |
| SYMPTOMS | | |
| CEREBRAL PALSY | No change | |
| CHILD'S DIABETES MELLITUS | Included with additional cover for Critical Illness Extra | |
| TYPE 1 – WITH SPECIFIED TREATMENT | | |
| | | |
| CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL | No change | |
| VENTILATION FOR SEVEN DAYS | | |
| CRANIOSYNOSTOSIS | No change | |
| – TREATED BY SURGERY | | |
| CYSTIC FIBROSIS | No change | |
| DOWN'S SYNDROME | No change | |

| MARCH 2023 | | FEB 2018 |
|---|--------------------------------------|-----------------|
| | | APR 2018 |
| HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY | No change | NOV 2018 |
| TO THE BRAIN TISSUE | | JUL 2019 |
| MUSCULAR DYSTROPHY | No change | MAR 2023 |
| | | APR 2024 |
| SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL | Included with Critical IIIness Extra | |
| SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE | No change | |
| ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | Included with Critical IIIness Extra | |

| APRIL 2024 | | FEB |
|---|---|-----|
| No change to Children's Critical Illness Extra, only to Critical Illness Extra. | | APR |
| No change to Children's Childar lines | s Extra, only to Critical liness Extra. | NOV |
| BENIGN SPINAL CORD TUMOUR | No change | JUL |
| - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT | | MAR |
| SYMPTOMS | | APR |
| | | |
| BRAIN INJURY DUE TO ANOXIA OR HYPOXIA | No change | |
| - RESULTING IN PERMANENT SYMPTOMS | | |
| STIMPTOMS | | |
| CEREBRAL PALSY | No change | |
| | | |
| CHILD'S DIABETES MELLITUS TYPE 1 | No change | |
| - WITH SPECIFIED TREATMENT | | |
| CHILD'S INTENSIVE CARE BENEFIT | No change | |
| - REQUIRING MECHANICAL | | |
| VENTILATION FOR SEVEN DAYS | | |
| CRANIOSYNOSTOSIS | No change | |
| - TREATED BY SURGERY | | |
| CYSTIC FIBROSIS | No change | |
| | | |
| DOWN'S SYNDROME | No change | |

| MARCH 2023 | | FEB 20 |
|---|--------------------------------------|--------|
| | | APR 20 |
| HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY | No change | NOV 20 |
| TO THE BRAIN TISSUE | | JUL 20 |
| MUSCULAR DYSTROPHY | No change | MAR 20 |
| | | APR 20 |
| SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL | Included with Critical IIIness Extra | |
| SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE | No change | |
| ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL | Included with Critical IIIness Extra | |

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